

2010
Missouri

Product Liability Insurance Report

Statistics Section
January 2012



DIFP

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**MISSOURI
PRODUCT
LIABILITY
INSURANCE
REPORT
2010**

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
January 2012**

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- 2. Missouri Department of Insurance Annual Report**
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- 3. Missouri Legal Malpractice (Closed Claim) Report**
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- 9. Mortgage Guaranty Report**
summary information: <http://insurance.mo.gov/reports/mortguar/>
- 10. Missouri Health Maintenance Organization Report**
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Databases: For more information: <http://insurance.mo.gov/reports/>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri Zip Code Insurance Data for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2010, product liability insurers in Missouri sold \$24,941,616 in coverage, paid \$27,960,813 in losses and estimated future losses on 2010 claims of \$33,231,272.

Over the past 10 years, product liability writers experienced elevated loss ratios—or claims incurred as a percentage of earned premiums. Loss ratios ranged from a high of 253.3% in 2002 to a low of 4.5% in 2007. The loss ratio increased from 64 percent to 133.7 percent, from 2009 to 2010. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment decreased 18 percent from 2009 to 2010. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,584 in 2005. The average cost of defending claims closed with payment in 2010 was \$12,101.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 162 companies writing in 2010.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2001 - 2010

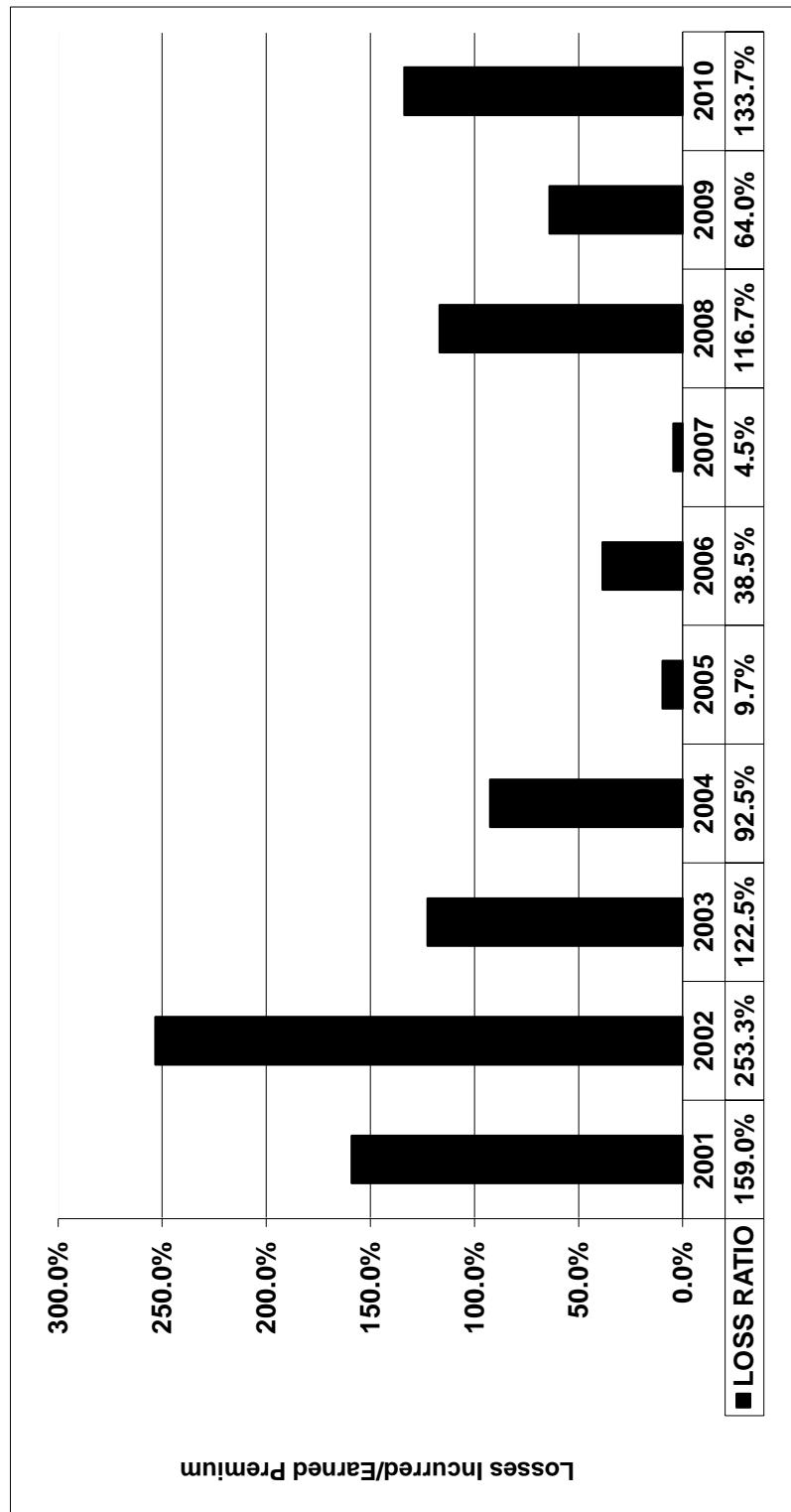
Number of Claims Closed 2001 - 2010

Average Indemnity Paid for All Paid Claims 2001 - 2010

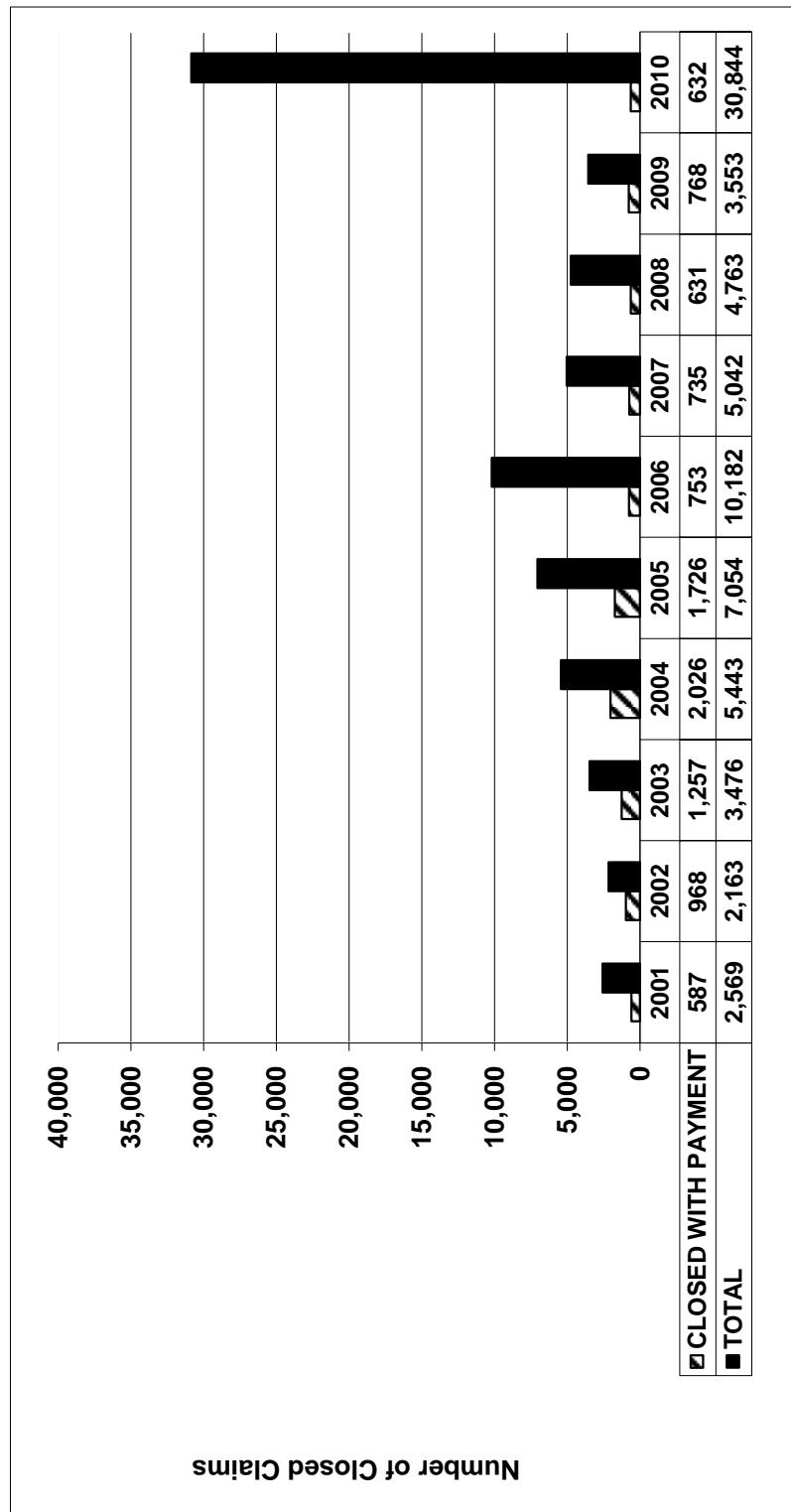
Average Loss Expense for All Paid Claims 2001 - 2010

Average Closure Time on Payment of Claims 2001 - 2010

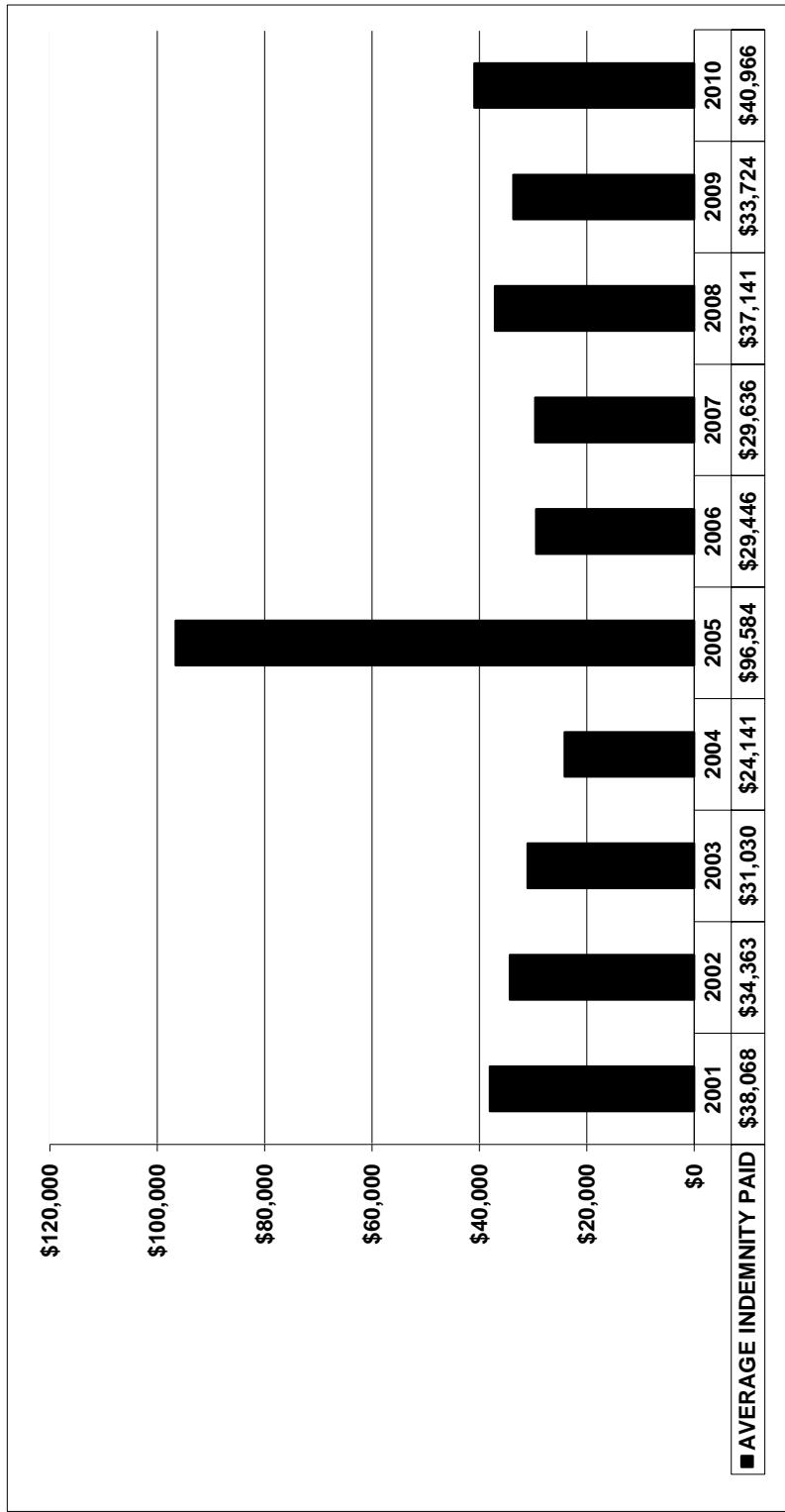
LOSS RATIOS 2001 - 2010



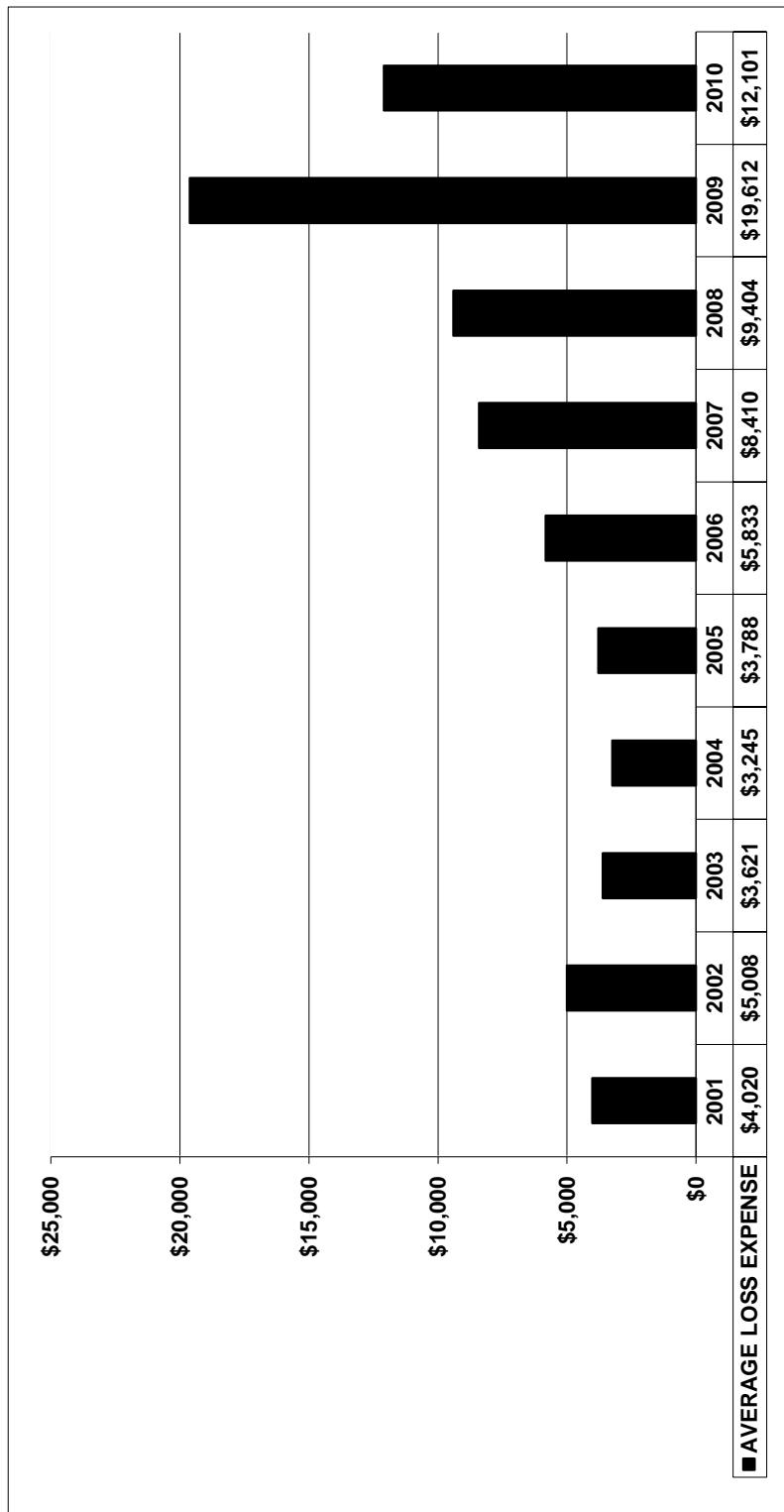
CLAIMS CLOSED 2001 - 2010



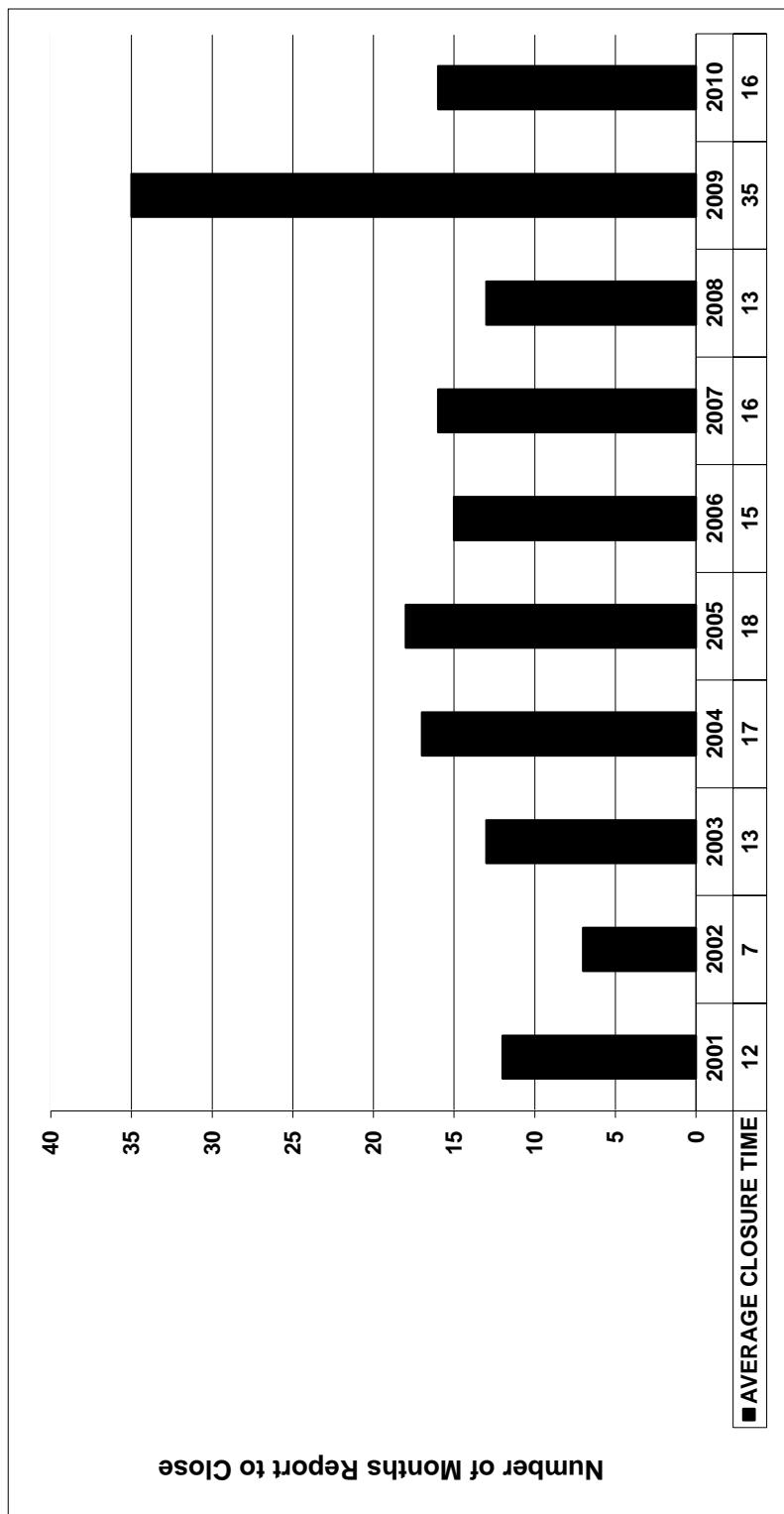
AVERAGE INDEMNITY PAID 2001 - 2010 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 2001 - 2010 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 2001 - 2010



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2010

| Indemnity Paid | % of All Claims | All Closed Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on All Claims | Average Initial Reserve on All Claims | Average # of Months Report to Close |
|----------------------|-----------------|-------------------|-------------------|----------------------|------------------------------------|---------------------------------------|-------------------------------------|
| NONE | 98.04% | 30,240 | N/A | \$205,679 | \$378 | N/A | N/A |
| 1 - 2,499 | 0.92% | 284 | \$724 | \$241,937 | \$1,275 | \$1,064 | 1,984 |
| 2,500 - 4,999 | 0.23% | 70 | \$3,456 | \$227,811 | \$2,488 | \$2,562 | 784 |
| 5,000 - 7,499 | 0.12% | 38 | \$5,995 | \$112,633 | \$2,560 | \$9,256 | 810 |
| 7,500 - 9,999 | 0.05% | 14 | \$8,045 | \$1,015,480 | \$5,788 | \$4,094 | 367 |
| 10,000 - 24,999 | 0.23% | 70 | \$14,507 | \$33,367 | \$8,321 | \$5,418 | 1,267 |
| 25,000 - 49,999 | 0.13% | 40 | \$33,367 | \$1,334,695 | \$8,321 | \$7,544 | 1,368 |
| 50,000 - 74,999 | 0.07% | 23 | \$59,418 | \$1,366,607 | \$17,647 | \$10,587 | 817 |
| 75,000 - 99,999 | 0.03% | 8 | \$80,537 | \$644,299 | \$19,382 | \$1,563 | 176 |
| 100,000 - 199,999 | 0.10% | 32 | \$148,790 | \$4,761,270 | \$12,371 | \$1,538 | 843 |
| 200,000 - 299,999 | 0.03% | 10 | \$235,156 | \$2,351,557 | \$67,352 | \$17,000 | 378 |
| 300,000 - 399,999 | 0.01% | 2 | \$315,368 | \$630,736 | \$64,360 | \$250,000 | 80 |
| 400,000 - 499,999 | 0.00% | 1 | \$435,000 | \$435,000 | \$1,156,300 | \$500,000 | 68 |
| 500,000 - 999,999 | 0.02% | 6 | \$703,386 | \$4,220,317 | \$49,439 | \$175,000 | 238 |
| 1,000,000 OR GREATER | 0.02% | 6 | \$1,199,249 | \$7,195,496 | \$505,333 | \$346,250 | 293 |
| TOTAL | 100.00% | 30,844 | \$802 | \$24,743,517 | \$259 | \$203 | 9,473 |

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2001 - 2010

| Indemnity Paid | % of All Claims | All Closed Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on All Claims | Average Initial Reserve on All Claims | Average # of Months Report to Close |
|----------------------|-----------------|-------------------|-------------------|----------------------|------------------------------------|---------------------------------------|-------------------------------------|
| NONE | 86.61% | 65,034 | N/A | \$3,799,462 | N/A | N/A | N/A |
| 1 - 2,499 | 8.64% | 6,487 | \$586 | \$3,023,526 | \$1,368 | \$952 | 89,257 |
| 2,500 - 4,999 | 1.15% | 860 | \$3,516 | \$2,770,264 | \$5,181 | \$3,842 | 13,014 |
| 5,000 - 7,499 | 0.62% | 462 | \$5,996 | \$2,378,473 | \$7,613 | \$6,858 | 8,203 |
| 7,500 - 9,999 | 0.37% | 278 | \$8,556 | \$15,501 | \$11,719,094 | \$5,240 | 5,229 |
| 10,000 - 24,999 | 1.01% | 756 | \$34,585 | \$16,981,137 | \$10,842 | \$10,026 | 15,343 |
| 25,000 - 49,999 | 0.65% | 491 | \$60,572 | \$11,205,875 | \$16,025 | \$18,661 | 13,070 |
| 50,000 - 74,999 | 0.25% | 185 | \$84,765 | \$7,713,584 | \$22,559 | \$36,401 | 4,245 |
| 75,000 - 99,999 | 0.12% | 91 | \$139,120 | \$28,797,737 | \$19,503 | \$19,261 | 2,162 |
| 100,000 - 199,999 | 0.28% | 207 | \$237,407 | \$15,194,060 | \$80,507 | \$43,984 | 4,819 |
| 200,000 - 299,999 | 0.09% | 64 | \$329,601 | \$10,217,617 | \$71,100 | \$57,582 | 2,234 |
| 300,000 - 399,999 | 0.04% | 31 | \$447,543 | \$6,713,146 | \$129,922 | \$150,715 | 1,072 |
| 400,000 - 499,999 | 0.02% | 15 | \$682,658 | \$41,642,160 | \$83,524 | \$148,677 | 528 |
| 500,000 - 999,999 | 0.08% | 61 | \$3,971,745 | \$266,106,886 | \$227,811 | \$178,293 | 2,082 |
| 1,000,000 OR GREATER | 0.09% | 67 | | | | \$677,797 | 3,054 |
| TOTAL | 100.00% | 75,089 | \$5,703 | \$428,263,021 | \$1,120 | \$2,286 | 164,312 |

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2010

| Severity of Bodily Injury | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|---------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| Emotional Only | 4.56% | 14 | \$1,051 | \$14,720 | \$27 | \$932 | 4 |
| Temporary | 34.85% | 107 | \$14,369 | \$1,537,459 | \$1,668 | \$3,720 | 10 |
| Permanent | 54.72% | 168 | \$73,051 | \$12,272,505 | \$11,537 | \$6,165 | 35 |
| Death | 5.86% | 18 | \$220,076 | \$3,961,369 | \$94,426 | \$101,548 | 28 |
| Total | 100.00% | 307 | \$57,935 | \$17,786,053 | \$12,432 | \$10,667 | 24 |

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY
FOR YEARS 2001 - 2010

| Severity of Bodily Injury | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|---------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| EMOTIONAL ONLY | 3.96% | 238 | \$6,166 | \$1,467,588 | \$1,974 | \$4,240 | 15 |
| TEMPORARY | 54.45% | 3,275 | \$5,453 | \$17,858,292 | \$1,912 | \$4,083 | 17 |
| PERMANENT | 38.14% | 2,294 | \$116,741 | \$267,804,125 | \$7,844 | \$20,175 | 34 |
| DEATH | 3.46% | 208 | \$283,355 | \$58,937,804 | \$57,011 | \$61,440 | 30 |
| TOTAL | 100.00% | 6,015 | \$57,534 | \$346,067,809 | \$6,082 | \$12,210 | 24 |

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2010

| Severity of Property Damage | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|------------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| Minor Property Damage | 75.34% | 223 | \$4,983 | \$1,111,129 | \$2,443 | \$2,846 | 4 |
| Intermediate Property Damage | 15.54% | 46 | \$81,758 | \$3,760,872 | \$15,762 | \$14,481 | 19 |
| Major Property Damage | 9.12% | 27 | \$21,701 | \$585,939 | \$9,733 | \$3,667 | 12 |
| Total | 100.00% | 296 | \$18,439 | \$5,457,940 | \$5,178 | \$4,729 | 7 |

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE
FOR YEARS 2001 - 2010

| Severity of Property Damage | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|------------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| Minor Property Damage | 69.68% | 2,802 | \$4,709 | \$13,194,911 | \$1,298 | \$3,343 | 3 |
| Intermediate Property Damage | 18.18% | 731 | \$23,296 | \$17,029,629 | \$17,852 | \$9,787 | 8 |
| Major Property Damage | 12.14% | 488 | \$99,559 | \$48,584,779 | \$17,913 | \$51,242 | 13 |
| Total | 100.00% | 4,021 | \$19,599 | \$78,809,319 | \$6,324 | \$10,328 | 5 |

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2010

| Business Classification | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|-------------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| Subcontractor to Manufacturer | 12.58% | 76 | \$58,784 | \$4,467,601 | \$13,878 | \$2,339 | 25 |
| Manufacturer | 49.83% | 301 | \$36,731 | \$11,055,996 | \$13,442 | \$10,227 | 10 |
| Wholesaler | 0.66% | 4 | \$4,392 | \$17,566 | \$4,418 | \$4,340 | 10 |
| Retailer | 11.92% | 72 | \$32,486 | \$2,338,961 | \$6,718 | \$11,863 | 8 |
| Servicer-Repairer | 10.43% | 63 | \$32,194 | \$2,028,251 | \$4,912 | \$20,814 | 7 |
| Distributor | 14.57% | 88 | \$54,945 | \$4,835,142 | \$15,880 | \$8,356 | 38 |
| Total | 100.00% | 604 | \$40,966 | \$24,743,517 | \$12,101 | \$10,222 | 16 |

PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION
FOR YEARS 2001 - 2010

| Business Classification | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|-------------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| Subcontractor to Manufacturer | 5.58% | 561 | \$27,385 | \$15,362,747 | \$6,047 | \$5,231 | 15 |
| Manufacturer | 62.58% | 6,292 | \$47,277 | \$297,467,903 | \$6,737 | \$12,942 | 17 |
| Wholesaler | 0.89% | 89 | \$89,160 | \$7,935,199 | \$13,979 | \$13,136 | 22 |
| Retailer | 11.19% | 1,125 | \$27,812 | \$31,288,467 | \$3,946 | \$9,144 | 10 |
| Servicer-Repairer | 8.12% | 816 | \$32,097 | \$26,191,207 | \$4,644 | \$6,422 | 10 |
| Distributor | 11.66% | 1,172 | \$42,677 | \$50,017,498 | \$7,250 | \$12,725 | 24 |
| Total | 100.00% | 10,055 | \$42,592 | \$428,263,021 | \$6,340 | \$11,534 | 16 |

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2010

| Location of Occurrence | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| Auto | 3.48% | 21 | \$41,137 | \$863,867 | \$4,989 | \$40,233 | 11 |
| Home | 44.21% | 267 | \$16,429 | \$4,386,428 | \$3,272 | \$4,489 | 4 |
| Office | 2.15% | 13 | \$50,489 | \$656,353 | \$16,443 | \$5,120 | 22 |
| Miscellaneous | 48.01% | 290 | \$58,560 | \$16,982,426 | \$16,210 | \$10,520 | 26 |
| Plant | 2.15% | 13 | \$142,649 | \$1,854,443 | \$108,931 | \$77,958 | 26 |
| Total | 100.00% | 604 | \$40,966 | \$24,743,517 | \$12,101 | \$10,222 | 16 |

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE
FOR YEARS 2001 - 2010

| Location of Occurrence | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| Auto | 5.06% | 509 | \$12,911 | \$6,571,513 | \$3,412 | \$8,697 | 5 |
| Home | 37.57% | 3,778 | \$46,793 | \$176,785,280 | \$4,650 | \$7,071 | 5 |
| Office | 1.75% | 176 | \$96,656 | \$17,011,493 | \$12,890 | \$32,262 | 15 |
| Miscellaneous | 51.72% | 5,200 | \$27,771 | \$144,408,454 | \$5,386 | \$7,901 | 25 |
| Plant | 3.90% | 392 | \$212,975 | \$83,486,281 | \$36,142 | \$97,116 | 24 |
| Total | 100.00% | 10,055 | \$42,592 | \$428,263,021 | \$6,340 | \$11,534 | 16 |

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2010

| Business Classification | All Closed Claims | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|---|-------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| APPLIANCES AND ACCESSORIES | 295 | 25.17% | 152 | \$1,591 | \$241,844 | \$287 | \$1,246 | 1 |
| ASBESTOS GOODS MFG | 28,261 | 19.70% | 119 | \$56,341 | \$6,704,591 | \$4,510 | \$0 | 32 |
| CONTRACTORS - NOC | 80 | 7.28% | 44 | \$53,028 | \$2,333,219 | \$10,125 | \$1,634 | 34 |
| RESTAURANTS - SERVE ALCOHOL | 76 | 3.97% | 24 | \$2,782 | \$66,759 | \$896 | \$1,631 | 8 |
| RESTAURANTS - SERVE NO ALCOHOL | 252 | 3.64% | 22 | \$1,500 | \$33,004 | \$112 | \$1,243 | 5 |
| PLUMBING | 36 | 2.81% | 17 | \$6,110 | \$103,862 | \$1,023 | \$3,109 | 8 |
| MANUFACTURERS - NOC | 1,086 | 2.48% | 15 | \$88,958 | \$1,334,375 | \$32,122 | \$3,379 | 33 |
| FOOD PRODUCTS - DRY | 30 | 1.99% | 12 | \$1,191 | \$14,292 | \$28 | \$1,102 | 4 |
| FOOD PRODUCTS - NOT DRY | 33 | 1.82% | 11 | \$2,746 | \$30,209 | \$171 | \$1,650 | 8 |
| FURNITURE/FIXTURES/UPHOLSTERY | 25 | 1.82% | 11 | \$195,746 | \$2,153,204 | \$33,483 | \$51,147 | 10 |
| MACHINERY PARTS, OR EQUIPMENT-USE,MFG | 20 | 1.32% | 8 | \$63,204 | \$505,630 | \$39,683 | \$30,188 | 36 |
| CARPENTRY AND FLOOR COVERINGS | 23 | 1.32% | 8 | \$3,215 | \$25,723 | \$2,354 | \$1,070 | 7 |
| AUTO REPAIR SHOPS/DISMANTLING | 9 | 1.16% | 7 | \$4,421 | \$30,948 | \$1,535 | \$6,050 | 3 |
| PRODUCTS - COMPLETED OPERATIONS - NOC | 14 | 1.16% | 7 | \$109,776 | \$768,430 | \$24 | \$2,125 | 7 |
| AUTO, BUS, TRUCK - PARTS AND SUPPLIES | 14 | 0.99% | 6 | \$295,192 | \$1,771,149 | \$21,520 | \$127,917 | 34 |
| MEAT, FISH, POULTRY, AND SEAFOOD | 26 | 0.99% | 6 | \$3,016 | \$18,096 | \$932 | \$5,246 | 9 |
| CANDY OR CONFECTIONARY PRODUCTS | 26 | 0.99% | 6 | \$1,287 | \$7,721 | \$0 | \$838 | 5 |
| FROZEN FOODS | 17 | 0.99% | 6 | \$1,488 | \$8,929 | \$0 | \$2,798 | 9 |
| OIL, FUEL, GAS - CO AND DISTRIBUTORS | 5 | 0.83% | 5 | \$96,242 | \$481,209 | \$231,260 | \$105,700 | 17 |
| GASOLINE STATIONS | 12 | 0.83% | 5 | \$8,013 | \$40,067 | \$0 | \$8,600 | 6 |
| GAS, STEAM, WATER, AND SEWER MAINS | 11 | 0.83% | 5 | \$20,479 | \$102,396 | \$17,353 | \$1,200 | 15 |
| GROCERY STORES/MARKETS/COMMISSARIES | 21 | 0.83% | 5 | \$2,063 | \$10,315 | \$1,126 | \$2,900 | 6 |
| DOOR AND WINDOWS MFG | 8 | 0.83% | 5 | \$255,317 | \$1,276,586 | \$40,833 | \$22,894 | 28 |
| CLUBS/CONVENTIONS | 18 | 0.83% | 5 | \$69,242 | \$346,211 | \$26,272 | \$2,640 | 19 |
| GARDENING EQUIPMENT AND LANDSCAPING | 8 | 0.66% | 4 | \$5,150 | \$20,601 | \$0 | \$26,625 | 5 |
| HEATING AND AIR CONDITIONING | 14 | 0.66% | 4 | \$10,717 | \$42,866 | \$0 | \$6,585 | 1 |
| ELECTRICAL EQUIPMENT | 53 | 0.66% | 4 | \$190,338 | \$761,350 | \$18,727 | \$91,275 | 25 |
| ANIMAL FEED | 8 | 0.66% | 4 | \$53,225 | \$212,900 | \$51,763 | \$6,600 | 37 |
| CHEMICAL MFG/CHEMISTS | 7 | 0.66% | 4 | \$3,047 | \$12,188 | \$17,349 | \$11,964 | 20 |
| COSMETICS | 7 | 0.66% | 4 | \$303 | \$1,210 | \$0 | \$313 | 3 |
| PLASTIC, RUBBER GOODS - MFG | 53 | 0.66% | 4 | \$7,116 | \$28,465 | \$3,986 | \$12,866 | 33 |
| ELECTRIC CABLES, CONDUIT, AND WIRING | 12 | 0.50% | 3 | \$4,315 | \$12,945 | \$0 | \$1,333 | 6 |
| FARM MACHINERY | 8 | 0.50% | 3 | \$15,097 | \$45,290 | \$13,067 | \$35,833 | 14 |
| WAX/PAINT/VARNISH/PAINTING | 7 | 0.50% | 3 | \$8,713 | \$26,138 | \$18,979 | \$4,333 | 15 |
| PUBLIC WORKS-HGHWAYS/BRIDGES/DAMS/SUBW | 11 | 0.50% | 3 | \$506,632 | \$1,519,897 | \$119,107 | \$7,667 | 20 |
| MINING/DREDGING/DOCK OPER/EXCAVATION | 17 | 0.50% | 3 | \$5,908 | \$17,725 | \$38,033 | \$842 | 16 |
| ROOFING | 8 | 0.50% | 3 | \$134,301 | \$402,903 | \$349 | \$2,834 | 32 |
| FARMS/RANCHES | 6 | 0.50% | 3 | \$9,883 | \$29,650 | \$9,150 | \$11,750 | 44 |
| CONCRETE AND ASPHALT CONSTRUCTION | 5 | 0.33% | 2 | \$18,143 | \$36,286 | \$0 | \$26,400 | 11 |
| REFRIGERATION | 4 | 0.33% | 2 | \$6,693 | \$13,386 | \$0 | \$1,250 | 2 |
| TANK BLDG/WAREHOUSES/VACANT BLDGS | 2 | 0.33% | 2 | \$136,250 | \$272,500 | \$37,364 | \$50,001 | 17 |
| WHEEL AND TIRE MFG | 4 | 0.33% | 2 | \$2,969 | \$5,938 | \$0 | \$1,500 | 1 |
| BATTERIES | 3 | 0.33% | 2 | \$10,376 | \$20,752 | \$1,140 | \$7,376 | 12 |
| MUSICAL INSTRUMENT MFG/STORES | 2 | 0.33% | 2 | \$5,562 | \$11,124 | \$0 | \$6,062 | 4 |
| EXERCISE/SPORTING GOODS AND EQUIP/BIKES | 3 | 0.33% | 2 | \$175,000 | \$350,000 | \$57,701 | \$26,250 | 66 |
| BOATS - USE | 2 | 0.17% | 1 | \$3,817 | \$3,817 | \$3,402 | \$1,000 | 6 |
| BOAT OR SHIP BUILDING | 3 | 0.17% | 1 | \$28,500 | \$28,500 | \$0 | \$15,000 | 13 |
| SHOES, BOOTS, OR SLIPPERS | 4 | 0.17% | 1 | \$70,000 | \$70,000 | \$6,106 | \$115,000 | 51 |
| ALARMS AND DETECTION DEVICES | 2 | 0.17% | 1 | \$300,000 | \$300,000 | \$26,769 | \$500,000 | 63 |
| SEPTIC TANKS | 1 | 0.17% | 1 | \$11,274 | \$11,274 | \$5,350 | \$1,600 | 13 |
| TV OR RADIO OR STEREO | 1 | 0.17% | 1 | \$355 | \$355 | \$0 | \$1,500 | 2 |
| MASONRY, PLASTERING, MARBLE, OR TILE | 2 | 0.17% | 1 | \$5,000 | \$5,000 | \$10,186 | \$10,000 | 17 |
| FENCES | 1 | 0.17% | 1 | \$283,000 | \$283,000 | \$87,302 | \$1 | 76 |
| WATER AND FIRE PROOFING | 5 | 0.17% | 1 | \$3,811 | \$3,811 | \$1,418 | \$7,622 | 40 |
| FRUIT/VEGETABLES/ORCHARDS/VINEYARDS | 5 | 0.17% | 1 | \$1,101 | \$1,101 | \$0 | \$1,500 | 3 |
| DELI, CATERERS, AND CAFETERIAS | 10 | 0.17% | 1 | \$1,075 | \$1,075 | \$0 | \$1,000 | 3 |
| TEXTILE MFG | 1 | 0.17% | 1 | \$85 | \$85 | \$0 | \$500 | 1 |
| FERTILIZERS | 1 | 0.17% | 1 | \$11,139 | \$11,139 | \$0 | \$0 | 8 |
| ADHESIVE AND ABRASIVE GOODS | 1 | 0.17% | 1 | \$175,000 | \$175,000 | \$12,667 | \$5,000 | 16 |
| INK AND DYES | 3 | 0.17% | 1 | \$45,000 | \$45,000 | \$29,083 | \$25,000 | 24 |
| LEAD MFG | 1 | 0.17% | 1 | \$1,500,000 | \$1,500,000 | \$1,959,819 | \$1,500,000 | 67 |
| CUTLERY, RAZORS, AND FLATWARE | 2 | 0.17% | 1 | \$2,278 | \$2,278 | \$0 | \$12,204 | 10 |
| ENGINE-TURBINE-BEARING MFG | 1 | 0.17% | 1 | \$2,436 | \$2,436 | \$0 | \$1,325 | 1 |

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2010

| Business Classification | All Closed Claims | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|---|-------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| FUMIGATING | 1 | 0.17% | 1 | \$876 | \$876 | \$0 | \$1,325 | 2 |
| MOBILE HOME/TRAILER MFG | 1 | 0.17% | 1 | \$1,204 | \$1,204 | \$0 | \$0 | 6 |
| TOYS/GAMES | 1 | 0.17% | 1 | \$5,750 | \$5,750 | \$0 | \$0 | 8 |
| BRUSH OR BROOM MFG | 1 | 0.17% | 1 | \$1,578 | \$1,578 | \$0 | \$1,578 | 4 |
| PIPE MFG | 2 | 0.17% | 1 | \$2,728 | \$2,728 | \$0 | \$2,728 | 0 |
| LABORATORIES | 4 | 0.17% | 1 | \$150 | \$150 | \$35 | \$0 | 7 |
| DISCOUNT/VARIETY STORES | 2 | 0.17% | 1 | \$189 | \$189 | \$0 | \$1 | 1 |
| STORES AND DISTR - NO FOOD OR DRINK | 4 | 0.17% | 1 | \$11,000 | \$11,000 | \$4,236 | \$2,500 | 18 |
| IRRIGATION EQUIPMENT | 2 | 0.17% | 1 | \$18,007 | \$18,007 | \$0 | \$16,517 | 2 |
| AUTO RENTAL OR LEASING | 1 | 0.17% | 1 | \$1,581 | \$1,581 | \$0 | \$5,000 | 3 |
| SAND OR GRAVEL DIGGING, QUARRIES | 1 | 0.17% | 1 | \$700 | \$700 | \$7,752 | \$8,450 | 49 |
| FORESTRY/LAKES/FISHING/GUIDES | 1 | 0.17% | 1 | \$3,000 | \$3,000 | \$13,437 | \$8,500 | 18 |
| OFFICE MACHINES, COMPUTERS - OTHER | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| VALVES, PUMPS, COMPRESSORS MFG | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| INSULATION - OTHER THAN ASBESTOS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| RAILROAD/TRAIN MFG/CONSTRUCTION | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| FURS, FABRICS AND OTHER CLOTHING | 8 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| SALT, PHOSPHATES, AND LIME | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| GLASS DEALERS AND GLAZIERS | 4 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| WALL AND CEILING INSTALLATION | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BOILER, STEAM PIPES | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BUILDING MATERIALS | 5 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| METAL ERECTION | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| DAIRY PRODUCTS | 5 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BABY FOOD | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BAKERIES AND BAKERY GOODS | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| ALCOHOL, LIQUOR - MFG, DISTR, STORES | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BEVERAGE BOTTLER - NON-ALCOHOLIC | 4 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| TENTS AND CANOPIES | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| LUMBER-WOOD MFG/PRUNING/TRIMMING | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| LADDERS, HOISTS, AND SCAFFOLDS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| PAPER PRODUCTS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| DRUG AND PHARMACEUTICALS | 8 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| WIRE GOODS/METAL GOODS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| TOOL MFG | 5 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| AGENCIES/AGENTS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| VENDING MACHINES MFG | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| INSTRUMENT MFG/TUNING | 35 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| LIGHTS, LANTERNS, AND LAMPS | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| COMMUNICATION/RECORDING SYS/INTERNET PR | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| AUTO, BUS, TRUCK - MFG AND ASSEMBLING | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| RECREATIONAL VEHICLE MFG | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| AIRCRAFT OR AIRCRAFT PARTS MFG | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| JEWELRY AND WATCHES | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| SIGN MFG AND INSTALLATION | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| SWIMMING POOLS/SAUNAS | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| STONE AND GEM CUTTING OR POLISHING | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BARBER SUPPLIES AND HAIR PIECES | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| PET GROOMING/STORES/TRAINING | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| PIPELINES/WELLS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BOTTLE AND JAR MFG | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| WELDING | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| JANITORIAL SERVICES | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| THEATERS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| RENTAL STORES | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BUILDINGS/PREMISES BANK OR OFFICE | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| Pipeline construction (oil) | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BEAUTY-NAIL SALONS/SPAS/TANNING SALONS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| HEALTH CARE FACILITIES | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |

TOTAL 30,844 100.00% 604 \$40,966 \$24,743,517 \$12,101 \$10,222 16

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2001 - 2010

| Business Classification | All Closed Claims | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|---------------------------------------|-------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| ASBESTOS GOODS MFG | 54,714 | 30.40% | 3,057 | \$23,109 | \$70,644,136 | \$2,398 | \$5,336 | 29 |
| APPLIANCES AND ACCESSORIES | 3,111 | 17.39% | 1,749 | \$3,255 | \$5,692,899 | \$274 | \$1,887 | 1 |
| CHEMICAL MFG | 1,787 | 3.07% | 309 | \$29,108 | \$8,994,360 | \$3,811 | \$19,483 | 27 |
| PUTTY PRODUCTS | 292 | 2.89% | 291 | \$155 | \$45,105 | \$0 | \$0 | 31 |
| CONTRACTORS - NOC | 903 | 2.81% | 283 | \$19,166 | \$5,423,962 | \$5,565 | \$3,226 | 21 |
| REFRIGERATION | 336 | 2.71% | 272 | \$4,857 | \$1,321,013 | \$1,391 | \$1,161 | 1 |
| RESTAURANTS - SERVE NO ALCOHOL | 1,294 | 2.69% | 270 | \$12,452 | \$3,362,018 | \$1,764 | \$1,541 | 7 |
| GASOLINE STATIONS | 316 | 2.26% | 227 | \$1,980 | \$449,484 | \$491 | \$2,273 | 3 |
| PLUMBING | 349 | 2.03% | 204 | \$13,246 | \$2,702,088 | \$1,582 | \$4,387 | 6 |
| CANDY OR CONFECTIONARY PRODUCTS | 436 | 1.72% | 173 | \$1,026 | \$177,499 | \$31 | \$962 | 4 |
| MANUFACTURERS - NOC | 1,741 | 1.56% | 157 | \$102,213 | \$16,047,515 | \$16,103 | \$4,818 | 32 |
| RESTAURANTS - SERVE ALCOHOL | 449 | 1.56% | 157 | \$5,849 | \$918,275 | \$1,065 | \$1,883 | 7 |
| FURNITURE AND FIXTURES | 245 | 1.37% | 138 | \$68,683 | \$9,478,228 | \$7,380 | \$11,138 | 12 |
| FOOD PRODUCTS - DRY | 324 | 1.22% | 123 | \$4,572 | \$562,296 | \$672 | \$2,938 | 7 |
| HEATING AND AIR CONDITIONING | 172 | 0.96% | 97 | \$26,710 | \$2,590,837 | \$4,140 | \$6,414 | 10 |
| FOOD PRODUCTS - NOT DRY | 263 | 0.95% | 96 | \$11,232 | \$1,078,240 | \$313 | \$10,633 | 9 |
| CARPENTRY AND FLOOR COVERINGS | 213 | 0.92% | 93 | \$7,684 | \$714,655 | \$3,098 | \$4,924 | 9 |
| MACHINERY PARTS, OR EQUIPMENT-USE,MFG | 175 | 0.90% | 90 | \$195,251 | \$17,572,615 | \$46,899 | \$106,833 | 29 |
| FROZEN FOODS | 178 | 0.86% | 86 | \$2,119 | \$182,275 | \$48 | \$2,761 | 5 |
| DRUG AND PHARMACEUTICALS | 1,031 | 0.83% | 83 | \$33,324 | \$2,765,897 | \$7,500 | \$25,753 | 37 |
| INSULATION - OTHER THAN ASBESTOS | 143 | 0.79% | 79 | \$16,386 | \$1,294,511 | \$426 | \$424 | 19 |
| ANIMAL FEED | 148 | 0.75% | 75 | \$32,952 | \$2,471,432 | \$5,123 | \$31,216 | 13 |
| COSMETICS | 120 | 0.69% | 69 | \$3,113 | \$214,765 | \$255 | \$3,698 | 6 |
| AUTO, BUS, TRUCK - PARTS AND SUPPLIES | 170 | 0.68% | 68 | \$74,472 | \$5,064,071 | \$20,688 | \$42,280 | 13 |
| AUTO REPAIR SHOPS | 103 | 0.66% | 66 | \$22,797 | \$1,504,613 | \$1,600 | \$6,989 | 6 |
| MEAT, FISH, POULTRY, AND SEAFOOD | 161 | 0.62% | 62 | \$12,498 | \$774,866 | \$823 | \$2,354 | 8 |
| DOOR AND WINDOWS MFG | 112 | 0.60% | 60 | \$42,560 | \$2,553,571 | \$34,599 | \$12,854 | 25 |
| GAS, STEAM, WATER, AND SEWER MAINS | 96 | 0.59% | 59 | \$25,175 | \$1,485,300 | \$4,132 | \$3,322 | 7 |
| ROOFING | 107 | 0.58% | 58 | \$82,426 | \$4,780,726 | \$29,434 | \$41,762 | 20 |
| ELECTRICAL EQUIPMENT | 1,521 | 0.57% | 57 | \$102,383 | \$5,835,814 | \$18,419 | \$40,897 | 16 |
| PLASTIC, RUBBER GOODS - MFG | 161 | 0.56% | 56 | \$138,165 | \$7,737,240 | \$13,404 | \$126,581 | 20 |
| OIL, FUEL, GAS - CO AND DISTRIBUTORS | 103 | 0.55% | 55 | \$155,983 | \$8,579,051 | \$75,514 | \$28,387 | 11 |
| ELECTRIC CABLES, CONDUIT, AND WIRING | 89 | 0.48% | 48 | \$278,840 | \$13,384,330 | \$48,357 | \$4,160 | 10 |
| METAL GOODS | 90 | 0.48% | 48 | \$124,427 | \$5,972,489 | \$32,980 | \$70,401 | 25 |
| GROCERY STORES AND MARKETS | 127 | 0.45% | 45 | \$7,752 | \$348,820 | \$644 | \$4,806 | 5 |
| WAX, PAINT, OR VARNISH | 83 | 0.44% | 44 | \$37,588 | \$1,653,850 | \$202,223 | \$23,406 | 19 |
| BATTERIES | 50 | 0.44% | 44 | \$7,703 | \$338,925 | \$3,790 | \$2,181 | 8 |
| FARM MACHINERY | 80 | 0.40% | 40 | \$49,480 | \$1,979,206 | \$10,836 | \$33,187 | 15 |
| MINING AND DREDGING | 82 | 0.40% | 40 | \$30,293 | \$1,211,722 | \$4,241 | \$2,902 | 6 |
| CONCESSIONAIRES | 143 | 0.40% | 40 | \$2,754 | \$110,143 | \$621 | \$2,686 | 8 |
| CONCRETE AND ASPHALT CONSTRUCTION | 499 | 0.39% | 39 | \$21,796 | \$850,028 | \$9,091 | \$14,716 | 20 |
| CLUBS | 98 | 0.36% | 36 | \$34,227 | \$1,232,162 | \$11,271 | \$5,672 | 13 |
| SHOES, BOOTS, OR SLIPPERS | 55 | 0.35% | 35 | \$6,419 | \$224,676 | \$365 | \$5,502 | 9 |
| GARDENING EQUIPMENT AND LANDSCAPING | 59 | 0.34% | 34 | \$16,509 | \$561,296 | \$3,679 | \$7,305 | 8 |
| EXERCISE, SPORTING GOODS AND EQUIP | 58 | 0.34% | 34 | \$120,232 | \$4,087,888 | \$32,025 | \$44,383 | 23 |
| BEVERAGE BOTTLER - NON-ALCOHOLIC | 54 | 0.33% | 33 | \$12,296 | \$405,773 | \$574 | \$1,470 | 9 |
| PRODUCTS - COMPLETED OPERATIONS - NOC | 66 | 0.28% | 28 | \$572,246 | \$16,022,878 | \$36,820 | \$1,305 | 19 |
| DELI, CATERERS, AND CAFETERIAS | 69 | 0.28% | 28 | \$1,508 | \$42,212 | \$1,284 | \$1,588 | 9 |
| WATER SOFTENING EQUIPMENT | 39 | 0.26% | 26 | \$5,395 | \$140,277 | \$925 | \$2,900 | 4 |
| WHEEL AND TIRE MFG | 42 | 0.26% | 26 | \$116,893 | \$3,039,212 | \$24,945 | \$6,446 | 20 |
| MASONRY, PLASTERING, MARBLE, OR TILE | 35 | 0.25% | 25 | \$7,598 | \$189,962 | \$7,144 | \$4,480 | 7 |
| GLASS DEALERS AND GLAZIERS | 40 | 0.22% | 22 | \$48,366 | \$1,064,048 | \$1,415 | \$3,688 | 9 |
| WATER BOTTLING | 25 | 0.21% | 21 | \$1,317 | \$27,667 | \$139 | \$1,771 | 2 |
| CUTLERY, RAZORS, AND FLATWARE | 27 | 0.21% | 21 | \$8,479 | \$178,064 | \$565 | \$5,231 | 10 |
| TOOL MFG | 52 | 0.21% | 21 | \$320,096 | \$6,722,007 | \$3,249 | \$67,073 | 23 |
| MEDICAL EQUIPMENT AND INSTRUMENTS | 305 | 0.19% | 19 | \$193,206 | \$3,670,918 | \$40,018 | \$66,919 | 19 |
| DAIRY PRODUCTS | 49 | 0.19% | 19 | \$53,474 | \$1,015,998 | \$4,013 | \$580,605 | 4 |
| LIGHTS, LANTERNS, AND LAMPS | 29 | 0.18% | 18 | \$21,188 | \$381,376 | \$4,728 | \$14,508 | 11 |
| RECREATIONAL VEHICLE MFG | 42 | 0.18% | 18 | \$146,235 | \$2,632,237 | \$17,406 | \$191,611 | 29 |
| BAKERIES AND BAKERY GOODS | 104 | 0.17% | 17 | \$15,666 | \$266,323 | \$6,090 | \$993 | 11 |
| STORES AND DISTR - NO FOOD OR DRINK | 44 | 0.16% | 16 | \$20,436 | \$326,972 | \$7,916 | \$18,158 | 19 |
| VALVES, PUMPS, COMPRESSORS MFG | 37 | 0.15% | 15 | \$41,880 | \$628,204 | \$9,360 | \$151,942 | 17 |

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2001 - 2010

| Business Classification | All Closed Claims | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|---------------------------------------|-------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS | 37 | 0.15% | 15 | \$113,236 | \$1,698,543 | \$27,353 | \$12,727 | 10 |
| BUILDING MATERIALS | 39 | 0.15% | 15 | \$14,353 | \$215,288 | \$20,556 | \$26,156 | 19 |
| STONE AND GEM CUTTING OR POLISHING | 19 | 0.14% | 14 | \$740 | \$10,356 | \$1,027 | \$7,513 | 48 |
| FURS, FABRICS AND OTHER CLOTHING | 36 | 0.13% | 13 | \$49,809 | \$647,518 | \$34,233 | \$72,540 | 10 |
| LUMBER AND WOOD MFG | 25 | 0.13% | 13 | \$33,978 | \$441,711 | \$71,116 | \$47,625 | 11 |
| AUTO, BUS, TRUCK - MFG AND ASSEMBLING | 53 | 0.13% | 13 | \$69,788 | \$907,241 | \$7,456 | \$13,423 | 12 |
| BOTTLE AND JAR MFG | 25 | 0.13% | 13 | \$5,599 | \$72,789 | \$2,063 | \$8,146 | 7 |
| BOAT OR SHIP BUILDING | 17 | 0.11% | 11 | \$402,048 | \$4,422,532 | \$105,500 | \$162,736 | 31 |
| CROP SPRAYING AND PESTICIDES | 17 | 0.11% | 11 | \$11,105 | \$122,153 | \$322 | \$6,863 | 5 |
| TEXTILE MFG | 12 | 0.11% | 11 | \$8,896 | \$97,860 | \$36 | \$2,070 | 5 |
| BOATS - USE | 23 | 0.10% | 10 | \$304,577 | \$3,045,768 | \$2,246 | \$3,805 | 16 |
| CONTRACTOR EQUIPMENT | 16 | 0.10% | 10 | \$126,378 | \$1,263,782 | \$18,550 | \$26,650 | 21 |
| METAL ERECTION | 29 | 0.10% | 10 | \$7,180 | \$71,803 | \$6,844 | \$2,815 | 13 |
| PAPER PRODUCTS | 20 | 0.10% | 10 | \$14,403 | \$144,031 | \$8,689 | \$12,060 | 10 |
| SOAP AND DETERGENTS | 32 | 0.10% | 10 | \$93,116 | \$931,158 | \$14,378 | \$31,771 | 10 |
| JANITORIAL SERVICES | 16 | 0.10% | 10 | \$172,458 | \$1,724,578 | \$9,531 | \$8,420 | 25 |
| OFFICE MACHINES, COMPUTERS - OTHER | 26 | 0.09% | 9 | \$452,051 | \$4,068,456 | \$9,897 | \$435,919 | 23 |
| FERTILIZERS | 16 | 0.08% | 8 | \$3,517 | \$28,134 | \$0 | \$1,563 | 4 |
| ALARMS AND DETECTION DEVICES | 16 | 0.07% | 7 | \$196,900 | \$1,378,303 | \$74,286 | \$81,011 | 27 |
| WELDING | 135 | 0.07% | 7 | \$124,551 | \$871,855 | \$26,855 | \$14,100 | 11 |
| PREFABRICATED BUILDING MFG | 8 | 0.06% | 6 | \$2,208 | \$13,250 | \$3,174 | \$3,533 | 38 |
| INK AND DYES | 9 | 0.06% | 6 | \$128,318 | \$769,907 | \$38,529 | \$151,925 | 20 |
| TANK BUILDING | 11 | 0.06% | 6 | \$56,037 | \$336,219 | \$17,773 | \$22,500 | 21 |
| BRUSH OR BROOM MFG | 7 | 0.06% | 6 | \$55,174 | \$331,045 | \$6,299 | \$122,167 | 12 |
| SIGN MFG AND INSTALLATION | 15 | 0.06% | 6 | \$34,881 | \$209,285 | \$4,561 | \$1,038 | 9 |
| SWIMMING POOLS | 15 | 0.06% | 6 | \$196,854 | \$1,181,126 | \$20,279 | \$177,317 | 35 |
| PIPE MFG | 11 | 0.06% | 6 | \$91,659 | \$549,951 | \$24,343 | \$79,621 | 22 |
| LEATHER GOODS | 9 | 0.06% | 6 | \$989 | \$5,935 | \$0 | \$2,852 | 4 |
| SALT, PHOSPHATES, AND LIME | 13 | 0.05% | 5 | \$221 | \$1,105 | \$0 | \$276 | 4 |
| SEPTIC TANKS | 9 | 0.05% | 5 | \$6,119 | \$30,595 | \$1,070 | \$10,920 | 9 |
| FENCES | 6 | 0.05% | 5 | \$57,598 | \$287,991 | \$17,460 | \$1,180 | 17 |
| WATER AND FIRE PROOFING | 10 | 0.05% | 5 | \$223,822 | \$1,119,111 | \$11,387 | \$13,116 | 52 |
| ALCOHOL, LIQUOR - MFG, DISTR, STORES | 18 | 0.05% | 5 | \$2,902 | \$14,509 | \$376 | \$1,620 | 4 |
| BICYCLES | 5 | 0.05% | 5 | \$22,275 | \$111,376 | \$8,292 | \$23,765 | 28 |
| OPTICAL AND HEARING GOODS | 9 | 0.05% | 5 | \$71,458 | \$357,288 | \$7,418 | \$82,601 | 41 |
| TOYS AND GAMES | 11 | 0.05% | 5 | \$13,604 | \$68,021 | \$9,019 | \$15,080 | 15 |
| BARBER SUPPLIES AND HAIR PIECES | 9 | 0.05% | 5 | \$2,267 | \$11,333 | \$1,995 | \$2,963 | 10 |
| PIPELINES | 11 | 0.05% | 5 | \$1,119 | \$5,594 | \$0 | \$1,657 | 1 |
| TV OR RADIO | 6 | 0.04% | 4 | \$689 | \$2,757 | \$0 | \$838 | 3 |
| ICE DEALERS AND DISTRIBUTORS | 6 | 0.04% | 4 | \$1,638 | \$6,550 | \$0 | \$4,275 | 3 |
| ADHESIVE AND ABRASIVE GOODS | 18 | 0.04% | 4 | \$296,300 | \$1,185,200 | \$120,187 | \$11,375 | 14 |
| METAL EXTRACTION AND PROCESSING | 6 | 0.04% | 4 | \$175,770 | \$703,080 | \$21,967 | \$22,000 | 14 |
| ENGINE OR TURBINE MFG | 5 | 0.04% | 4 | \$4,989 | \$19,955 | \$65 | \$3,706 | 2 |
| COMMUNICATION, RECORDING SYSTEMS | 18 | 0.04% | 4 | \$12,165 | \$48,660 | \$940 | \$18,190 | 11 |
| IRRIGATION EQUIPMENT | 9 | 0.04% | 4 | \$7,556 | \$30,223 | \$10,033 | \$6,913 | 9 |
| CAR WASHES | 7 | 0.04% | 4 | \$1,169 | \$4,675 | \$0 | \$400 | 2 |
| CARPET AND FURNITURE CLEANING | 8 | 0.03% | 3 | \$894 | \$2,682 | \$0 | \$1,567 | 1 |
| ELEVATOR, ESCALATOR, MOVING SIDEWALK | 4 | 0.03% | 3 | \$37,070 | \$111,209 | \$34,658 | \$34,500 | 74 |
| FRUIT OR VEGETABLES | 21 | 0.03% | 3 | \$884 | \$2,651 | \$0 | \$950 | 4 |
| ALCOHOL, AMMONIA, TURPENTINE, EXTRACT | 5 | 0.03% | 3 | \$395,967 | \$1,187,900 | \$5,722 | \$118,200 | 4 |
| VENDING MACHINES MFG | 7 | 0.03% | 3 | \$5,939 | \$17,818 | \$760 | \$2,000 | 10 |
| MATCH AND CHARCOAL MFG | 5 | 0.03% | 3 | \$41,667,700 | \$125,003,100 | \$240,084 | \$0 | 32 |
| PRINTING | 7 | 0.03% | 3 | \$4,600 | \$13,801 | \$0 | \$3,775 | 2 |
| BOAT STORAGE OR MARINAS | 2 | 0.02% | 2 | \$100,278 | \$200,556 | \$0 | \$500 | 44 |
| COTTON GOODS MFG | 3 | 0.02% | 2 | \$25,105 | \$50,210 | \$24,524 | \$65,275 | 2 |
| PHOTOGRAPHIC EQUIPMENT AND SUPPLIES | 2 | 0.02% | 2 | \$20,225 | \$40,450 | \$15,501 | \$13,000 | 20 |
| AMUSEMENT DEVICES | 3 | 0.02% | 2 | \$35,396 | \$70,792 | \$4,361 | \$39,250 | 8 |
| BLOOD BANKS | 4 | 0.02% | 2 | \$1,250 | \$2,500 | \$16,065 | \$0 | 106 |
| BUILDING STRUCTURES | 4 | 0.02% | 2 | \$2,575,000 | \$5,150,000 | \$651,766 | \$250,000 | 61 |
| NET, ROPE, AND FIBER MFG | 6 | 0.02% | 2 | \$2,393 | \$4,785 | \$0 | \$2,087 | 7 |
| LADDERS, HOISTS, AND SCAFFOLDS | 13 | 0.02% | 2 | \$15,000 | \$30,000 | \$25,942 | \$22,500 | 35 |
| HARDWARE, HOME IMPROVEMENT STORES | 12 | 0.02% | 2 | \$38,250 | \$76,500 | \$0 | \$6,256 | 14 |

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2001 - 2010

| Business Classification | All Closed Claims | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|--|-------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| CANS, DRUMS, AND METAL CONTAINERS | 3 | 0.02% | 2 | \$88,339 | \$176,677 | \$22,375 | \$125,250 | 25 |
| AEROSOL CONTAINERS | 3 | 0.02% | 2 | \$63,250 | \$126,500 | \$67,314 | \$2,500 | 70 |
| BOLTS, NUTS, NAILS, TACKS, SCREWS | 4 | 0.02% | 2 | \$800,000 | \$1,600,000 | \$69,681 | \$325,000 | 25 |
| MOBILE HOME MFG | 5 | 0.02% | 2 | \$25,602 | \$51,204 | \$14,721 | \$21,000 | 11 |
| JEWELRY AND WATCHES | 7 | 0.02% | 2 | \$488 | \$976 | \$34 | \$2,125 | 14 |
| MUSICAL INSTRUMENT MFG | 2 | 0.02% | 2 | \$5,562 | \$11,124 | \$0 | \$6,062 | 4 |
| LABORATORIES | 6 | 0.02% | 2 | \$198 | \$395 | \$18 | \$750 | 5 |
| FREIGHT FORWARDERS | 2 | 0.02% | 2 | \$14,327 | \$28,654 | \$163 | \$37,828 | 2 |
| AUTO RENTAL OR LEASING | 5 | 0.02% | 2 | \$250,791 | \$501,581 | \$10,734 | \$502,500 | 8 |
| SAND OR GRAVEL DIGGING, QUARRIES | 22 | 0.02% | 2 | \$4,725 | \$9,450 | \$9,126 | \$6,725 | 29 |
| FORESTRY SERVICE | 3 | 0.02% | 2 | \$19,000 | \$38,000 | \$11,748 | \$7,250 | 35 |
| Pipeline construction (oil) | 5 | 0.02% | 2 | \$108,025 | \$216,049 | \$21,594 | \$108,300 | 14 |
| ANIMAL BOARDING & VETERINARIANS | 3 | 0.01% | 1 | \$400 | \$400 | \$0 | \$500 | 5 |
| FIREARMS, AMMUNITION - MFG AND REPAIR | 1 | 0.01% | 1 | \$25,000 | \$25,000 | \$6,344 | \$2,500 | 30 |
| RAILROAD AND TRAIN MFG | 5 | 0.01% | 1 | \$490,000 | \$490,000 | \$22,668 | \$250,000 | 66 |
| COLLECTIBLES | 1 | 0.01% | 1 | \$1,500 | \$1,500 | \$0 | \$0 | 0 |
| FURNITURE OR WOODWORK STRIPPING | 1 | 0.01% | 1 | \$717 | \$717 | \$230 | \$900 | 1 |
| ENGINEERS, ARCHITECTS, DRAFTSMEN | 1 | 0.01% | 1 | \$10,000 | \$10,000 | \$8,687 | \$10 | 17 |
| JUNK AND SCRAP DEALERS | 1 | 0.01% | 1 | \$4,021 | \$4,021 | \$0 | \$2,500 | 19 |
| GOLFMOBILES | 1 | 0.01% | 1 | \$20,000 | \$20,000 | \$22,356 | \$5,000 | 22 |
| COFFINS, CASKETS, AND MAUSELEUMS | 1 | 0.01% | 1 | \$35,352 | \$35,352 | \$60,227 | \$700 | 53 |
| DRILLING | 3 | 0.01% | 1 | \$455 | \$455 | \$0 | \$750 | 8 |
| BABY FOOD | 10 | 0.01% | 1 | \$13,048 | \$13,048 | \$0 | \$1,325 | 1 |
| BOXES AND COMPOSITION GOODS | 3 | 0.01% | 1 | \$10,000 | \$10,000 | \$11,344 | \$10,000 | 31 |
| LEAD MFG | 25 | 0.01% | 1 | \$1,500,000 | \$1,500,000 | \$1,959,819 | \$1,500,000 | 67 |
| INSTRUMENT MFG | 38 | 0.01% | 1 | \$25,000 | \$25,000 | \$27,828 | \$5,000 | 12 |
| ANIMAL DEALERS | 5 | 0.01% | 1 | \$1,810 | \$1,810 | \$0 | \$500 | 5 |
| DISCOUNT STORES | 4 | 0.01% | 1 | \$189 | \$189 | \$0 | \$1 | 1 |
| HOBBY, WALLPAPERS, ART STORES | 2 | 0.01% | 1 | \$70 | \$70 | \$0 | \$1,325 | 6 |
| FIBERGLASS MFG | 1 | 0.01% | 1 | \$4,327 | \$4,327 | \$0 | \$4,000 | 2 |
| PACKAGING AND PACKING | 1 | 0.01% | 1 | \$1,250 | \$1,250 | \$0 | \$125 | 6 |
| RENTAL STORES | 5 | 0.01% | 1 | \$1,584 | \$1,584 | \$0 | \$2,000 | 2 |
| BUILDINGS/PREMISES BANK OR OFFICE | 9 | 0.01% | 1 | \$2,614 | \$2,614 | \$744 | \$500 | 2 |
| WINDOW CLEANING | 3 | 0.01% | 1 | \$90,000 | \$90,000 | \$2,954 | \$20,000 | 14 |
| GOLF COURSES/DRIVING RANGES | 1 | 0.01% | 1 | \$2,500 | \$2,500 | \$3,187 | \$19,380 | 40 |
| HAZARDOUS MATERIAL CONTRACTORS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| SHIP REPAIR OR MAINTENANCE | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| CONDOMINIUMS | 6 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| EXHIBITIONS | 4 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| TOBACCO PRODUCTS | 9 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| WALL AND CEILING INSTALLATION | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BOILER, STEAM PIPES | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| TENTS AND CANOPIES | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| WIRE GOODS | 7 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BEARING MFG | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| AIRCRAFT OR AIRCRAFT PARTS MFG | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| MOBILE HOME PARKS OR COURTS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| CLOCK MFG | 4 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| NEWSPAPERS, MAGAZINES, OR BOOKS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| GAS TANKS AND FUEL CONTAINERS MFG | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| THEATERS | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| WEIGHERS, SAMPLERS OR INSPECTORS | 3 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| PAPER HANGING | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| BEAUTY-NAIL SALONS/SPAS/TANNING SALONS | 16 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| CEMETERIES/CREMATORIES/FUNERAL HOMES | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| HEALTH CARE FACILITIES | 2 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| RECYCLING CENTERS/SALVAGE | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| DIVING - MARINE | 1 | 0.00% | 0 | \$0 | \$0 | \$0 | \$0 | 0 |
| TOTAL | 75,089 | 100.00% | 10,055 | \$42,592 | \$428,263,021 | \$6,340 | \$11,534 | 16 |

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2010 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2010

| Claim Disposition | % of All Claims | All Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense | Average Initial Reserve | Average # of Months Report to Close |
|--------------------------------------|-----------------|------------|-------------------|----------------------|----------------------|-------------------------|-------------------------------------|
| <i>In Favor of Defendant</i> | | | | | | | |
| BEFORE COURT PROCEEDING INITIATED | 0.17% | 45 | \$0 | \$0 | \$9 | \$0 | 68 |
| DIRECTED VERDICT FOR DEFENDANT | 0.00% | 1 | \$0 | \$0 | \$4,425 | \$72,325 | 17 |
| ALL OTHER INCLUDING DISMISSEALS | 99.83% | 26,808 | \$0 | \$0 | \$25 | \$0 | 68 |
| TOTAL | 100.00% | 26,854 | \$0 | \$0 | \$25 | \$3 | 68 |
| <i>In Favor of Plaintiff</i> | | | | | | | |
| BEFORE COURT PROCEEDING INITIATED | 55.46% | 335 | \$7,884 | \$2,641,129 | \$1,065 | \$4,120 | 4 |
| DIRECTED VERDICT FOR DEFENDANT | 0.17% | 1 | \$300,000 | \$300,000 | \$26,769 | \$500,000 | 63 |
| JUDGEMENT FOR PLAINTIFF AFTER APPEAL | 0.17% | 1 | \$435,000 | \$435,000 | \$1,156,300 | \$500,000 | 68 |
| ARBITRATION | 0.33% | 2 | \$37,433 | \$74,866 | \$116,501 | \$2,500 | 22 |
| ALL OTHER INCLUDING DISMISSEALS | 43.87% | 265 | \$80,349 | \$21,292,522 | \$20,892 | \$14,298 | 30 |
| TOTAL | 100.00% | 604 | \$40,966 | \$24,743,517 | \$12,101 | \$10,222 | 16 |

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLAIM DISPOSITION
FOR YEARS 2001 - 2010

| Claim Disposition | % of All Claims | All Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense | Average Initial Reserve | Average # of Months Report to Close |
|--|-----------------|----------------|-------------------|----------------------|----------------------|-------------------------|-------------------------------------|
| <i>In Favor of Defendant</i> | | | | | | | |
| BEFORE COURT PROCEEDING INITIATED NOT SPECIFIED | 8.13% 0.00% | 5,289 3,386 | \$0 \$0 | \$0 \$0 | \$346 \$0 | \$4,699 \$0 | 5 0 |
| DIRECTED VERDICT FOR DEFENDANT | 0.04% | 24 | \$0 | \$0 | \$179,767 | \$7,012 | 32 |
| JUDGEMENT FOR DEFENDANT | 0.02% | 14 | \$0 | \$0 | \$24,391 | \$3,604 | 36 |
| JUDGEMENT FOR PLAINTIFF | 0.00% | 3 | \$0 | \$0 | \$43,509 | \$234 | 40 |
| ARBITRATION | 0.01% | 9 | \$0 | \$0 | \$3,738 | \$16,988 | 14 |
| ALL OTHER INCLUDING DISMISSELS | 86.58% | 56,309 | \$0 | \$0 | \$243 | \$540 | 48 |
| TOTAL | 100.00% | 65,034 | \$0 | \$0 | \$312 | \$856 | 42 |
| <i>In Favor of Plaintiff</i> | | | | | | | |
| BEFORE COURT PROCEEDING INITIATED | 51.95% | 5,224 | \$16,671 | \$87,088,257 | \$1,726 | \$7,562 | 5 |
| DIRECTED VERDICT FOR PLAINTIFF | 0.20% | 20 | \$5,074 | \$101,471 | \$5,038 | \$2,222 | 8 |
| DIRECTED VERDICT FOR DEFENDANT | 0.03% | 3 | \$490,000 | \$1,470,000 | \$191,260 | \$215,489 | 34 |
| JUDGEMENT FOR PLAINTIFF | 0.16% | 16 | \$246,488 | \$3,943,801 | \$51,357 | \$147,348 | 32 |
| JUDGEMENT FOR PLAINTIFF AFTER APPEAL | 0.02% | 2 | \$335,000 | \$670,000 | \$1,713,350 | \$375,000 | 63 |
| ARBITRATION | 0.23% | 23 | \$66,181 | \$1,522,162 | \$30,911 | \$26,210 | 21 |
| ALL OTHER INCLUDING DISMISSELS | 47.41% | 4,767 | \$69,953 | \$333,467,330 | \$10,300 | \$15,118 | 29 |
| TOTAL | 100.00% | 10,055 | \$42,592 | \$428,263,021 | \$6,340 | \$11,534 | 16 |

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2010

| Number of Months From Report to Close | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|---------------------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| 0-6 | 56.95% | 344 | \$4,792 | \$1,648,339 | \$76 | \$2,426 | 1 |
| 7-12 | 10.93% | 66 | \$61,659 | \$4,069,522 | \$3,158 | \$8,705 | 9 |
| 13-18 | 7.28% | 44 | \$62,015 | \$2,728,657 | \$11,374 | \$3,879 | 15 |
| 19-24 | 5.63% | 34 | \$96,333 | \$3,275,338 | \$14,584 | \$18,789 | 21 |
| 25-30 | 2.81% | 17 | \$25,980 | \$441,660 | \$5,107 | \$4,382 | 27 |
| 31-36 | 1.49% | 9 | \$346,864 | \$3,121,778 | \$68,721 | \$9,595 | 34 |
| 37-42 | 2.15% | 13 | \$46,851 | \$609,059 | \$46,917 | \$9,156 | 39 |
| 43-48 | 1.16% | 7 | \$55,812 | \$390,684 | \$51,746 | \$5,429 | 46 |
| 49-54 | 0.83% | 5 | \$27,154 | \$135,768 | \$16,192 | \$44,790 | 50 |
| 55-60 | 1.16% | 7 | \$319,738 | \$2,238,168 | \$20,444 | \$3,571 | 57 |
| 61-66 | 2.15% | 13 | \$48,967 | \$636,575 | \$15,543 | \$39,515 | 63 |
| 67-72 | 0.99% | 6 | \$342,222 | \$2,053,333 | \$521,485 | \$335,000 | 69 |
| 73-78 | 1.16% | 7 | \$76,381 | \$534,666 | \$14,258 | \$714 | 76 |
| 79-84 | 1.49% | 9 | \$38,692 | \$348,224 | \$1,436 | \$0 | 82 |
| 85-90 | 1.49% | 9 | \$116,679 | \$1,050,108 | \$26,744 | \$92,778 | 87 |
| 91-96 | 1.32% | 8 | \$14,554 | \$116,432 | \$1,731 | \$0 | 92 |
| 97-102 | 0.33% | 2 | \$507,500 | \$1,015,000 | \$136,022 | \$5,000 | 100 |
| 103-108 | 0.17% | 1 | \$28,000 | \$28,000 | \$13,277 | \$10,000 | 105 |
| Greater than 108 | 0.50% | 3 | \$100,735 | \$302,206 | \$64,343 | \$1,667 | 118 |
| TOTAL | 100.00% | 604 | \$40,966 | \$24,743,517 | \$12,101 | \$10,222 | 16 |

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLOSE TIME REPORTING
FOR YEARS 2001 - 2010

| Number of Months From Report to Close | % of All Paid Claims | All Paid Claims | Average Indemnity | Total Indemnity Paid | Average Loss Expense on Paid Claims | Average Initial Reserve on Paid Claims | Average # of Months Report to Close |
|---------------------------------------|----------------------|-----------------|-------------------|----------------------|-------------------------------------|--|-------------------------------------|
| 0-6 | 45.27% | 4,552 | \$6,943 | \$31,606,725 | \$250 | \$4,302 | 2 |
| 7-12 | 9.68% | 973 | \$31,880 | \$31,019,633 | \$1,994 | \$15,455 | 10 |
| 13-18 | 9.72% | 977 | \$39,681 | \$38,768,127 | \$13,870 | \$18,783 | 15 |
| 19-24 | 10.48% | 1,054 | \$31,186 | \$32,869,850 | \$4,047 | \$19,600 | 21 |
| 25-30 | 9.96% | 1,001 | \$23,962 | \$23,985,922 | \$7,577 | \$10,974 | 27 |
| 31-36 | 6.08% | 611 | \$54,331 | \$33,196,486 | \$7,949 | \$9,206 | 33 |
| 37-42 | 2.06% | 207 | \$99,885 | \$20,676,276 | \$16,970 | \$45,708 | 39 |
| 43-48 | 1.27% | 128 | \$106,675 | \$13,654,389 | \$32,383 | \$33,228 | 45 |
| 49-54 | 0.97% | 98 | \$36,762 | \$3,602,673 | \$20,070 | \$25,089 | 51 |
| 55-60 | 0.55% | 55 | \$91,669 | \$5,041,814 | \$65,063 | \$20,339 | 57 |
| 61-66 | 0.50% | 50 | \$107,965 | \$5,398,230 | \$26,007 | \$24,640 | 64 |
| 67-72 | 0.56% | 56 | \$177,329 | \$9,930,451 | \$69,990 | \$46,296 | 69 |
| 73-78 | 0.34% | 34 | \$90,236 | \$3,068,019 | \$39,033 | \$4,192 | 76 |
| 79-84 | 0.36% | 36 | \$28,920 | \$1,041,127 | \$12,935 | \$6,104 | 82 |
| 85-90 | 0.30% | 30 | \$60,611 | \$1,818,333 | \$9,837 | \$29,067 | 86 |
| 91-96 | 0.28% | 28 | \$4,543,770 | \$127,225,563 | \$48,341 | \$18,285 | 93 |
| 97-102 | 0.17% | 17 | \$161,007 | \$2,737,127 | \$39,207 | \$11,666 | 99 |
| 103-108 | 0.16% | 16 | \$317,078 | \$5,073,254 | \$85,404 | \$31,916 | 106 |
| Greater than 108 | 1.31% | 132 | \$284,462 | \$37,549,022 | \$49,356 | \$16,375 | 148 |
| TOTAL | 100.00% | 10,055 | \$42,592 | \$428,263,021 | \$6,340 | \$11,534 | 16 |

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2009 and 2010.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2010.

PRODUCT LIABILITY PREMIUM GROWTH

| Company Name | 2010 Written Premium | 2009 - 2010 % of Change in Premium | 2009 Written Premium | 2008 - 2009 % of Change in Premium | 2008 Written Premium | 2007 - 2008 % of Change in Premium |
|--|----------------------|------------------------------------|----------------------|------------------------------------|----------------------|------------------------------------|
| | | | | | | |
| ACE AMERICAN INSURANCE COMPANY | \$454,096 | -43.32% | \$801,105 | 272.52% | \$215,048 | -78.75% |
| ACUITY A MUTUAL INSURANCE COMPANY | \$161,808 | -21.16% | \$205,238 | -6.06% | \$218,485 | -1.61% |
| ADDISON INSURANCE COMPANY | \$500,513 | -16.72% | \$601,010 | -11.70% | \$680,652 | -29.78% |
| ALLIANZ GLOBAL RISKS US INSURANCE COMPANY | \$202,313 | 78.43% | \$113,384 | -50.79% | \$230,390 | 23.00% |
| ALLSTATE INSURANCE COMPANY | \$2,218 | -49.80% | \$4,418 | -41.34% | \$7,532 | 118.89% |
| AMCO INSURANCE COMPANY | \$227,720 | 61.65% | \$140,871 | -15.99% | \$167,675 | -15.10% |
| AMERICAN AUTOMOBILE INSURANCE COMPANY | \$0 | -100.00% | \$49 | -88.60% | \$430 | -99.55% |
| AMERICAN CASUALTY COMPANY OF READING PENNS | \$15,111 | -15.81% | \$17,948 | 75.24% | \$10,242 | -72.54% |
| AMERICAN ECONOMY INSURANCE COMPANY | \$2,814 | -28.49% | \$3,935 | -64.55% | \$11,099 | -8.48% |
| AMERICAN FAMILY MUTUAL INS CO | \$22,676 | -30.21% | \$32,494 | -5.38% | \$34,342 | -1.66% |
| AMERICAN FIRE & CASUALTY COMPANY | \$15,836 | -56.48% | \$36,388 | 14.51% | \$31,778 | -56.05% |
| AMERICAN GUARANTEE & LIABILITY INS CO | \$1,483,417 | -23.50% | \$1,939,141 | -8.76% | \$2,125,256 | 0.75% |
| AMERICAN HARDWARE MUTUAL INSURANCE COMPAI | \$2,055 | -54.58% | \$4,524 | -0.22% | \$4,534 | -18.80% |
| AMERICAN HOME ASSURANCE COMPANY | \$16,319 | -107.67% | \$212,653 | 2.56% | \$207,342 | -27.72% |
| AMERICAN INSURANCE COMPANY THE | \$89,705 | -34.79% | \$137,567 | -31.09% | \$199,646 | -7.99% |
| AMERICAN STATES INSURANCE COMPANY | \$13,832 | -29.99% | \$19,758 | -17.97% | \$24,085 | -43.02% |
| AMERISURE INSURANCE COMPANY | \$73,958 | -34.65% | \$113,180 | -42.20% | \$195,808 | 26.36% |
| AMERISURE MUTUAL INSURANCE COMPANY | \$39,330 | 10.30% | \$35,657 | -59.62% | \$88,293 | -30.57% |
| ARCH INSURANCE COMPANY | \$124,216 | -65.13% | \$356,215 | 9.31% | \$325,871 | 16.82% |
| AXA INSURANCE COMPANY | \$21,009 | 21.87% | \$17,239 | -48.80% | \$33,673 | -58.63% |
| BITUMINOUS CASUALTY CORPORATION | \$932 | -81.28% | \$4,978 | -69.01% | \$16,063 | -6.06% |
| CAPITOL INDEMNITY CORPORATION | \$15,818 | -11.42% | \$17,857 | -5.55% | \$18,906 | -31.08% |
| CHARTER OAK FIRE INSURANCE CO THE | \$153,877 | -61.24% | \$396,953 | 170.65% | \$146,669 | 1745.36% |
| CINCINNATI INS CO THE | \$1,267,338 | -4.12% | \$1,321,739 | -2.46% | \$1,355,142 | -3.27% |
| COLUMBIA MUTUAL INSURANCE COMPANY | \$212,681 | 18.73% | \$179,133 | 13.59% | \$157,700 | -32.93% |
| COMMERCE AND INDUSTRY INSURANCE CO | \$1,181 | -36.98% | \$1,874 | -69.02% | \$6,050 | 9.52% |
| CONTINENTAL CASUALTY COMPANY | -\$4,188 | -110.54% | \$39,751 | -30.58% | \$57,260 | 435.24% |
| CONTINENTAL INSURANCE COMPANY THE | \$23,398 | -31.87% | \$34,343 | 95.22% | \$17,592 | -23.95% |
| CONTINENTAL WESTERN INSURANCE CO | \$7,436 | -43.89% | \$13,253 | -20.95% | \$16,765 | -5.97% |
| COOPERATIVE MUTUAL INSURANCE COMPANY | \$19,861 | -60.57% | \$50,370 | 453.88% | \$9,094 | -20.68% |
| DEPOSITORS INSURANCE COMPANY | \$87,694 | 8.75% | \$80,637 | -10.39% | \$89,982 | 44.11% |
| DIAMOND STATE INSURANCE COMPANY | \$758 | 48.34% | \$511 | -73.18% | \$1,905 | -2.16% |
| DISCOVER PROPERTY AND CASUALTY INSURANCE C | -\$4,814 | -103.55% | \$135,546 | -19.20% | \$167,754 | 88.05% |
| ELECTRIC INSURANCE COMPANY | \$987,635 | -22.53% | \$1,274,852 | 96.21% | \$649,746 | -31.82% |
| EMCASCO INSURANCE COMPANY | \$167,176 | 2.97% | \$162,351 | 56.62% | \$103,656 | 11.58% |
| EMPIRE FIRE AND MARINE INSURANCE CO | \$0 | -100.00% | \$4,235 | -97.89% | \$200,791 | 43.78% |
| EMPLOYERS FIRE INSURANCE COMPANY | \$23,054 | -57.63% | \$54,405 | 203.06% | \$17,952 | -24.55% |
| EMPLOYERS MUTUAL CASUALTY COMPANY | \$130,909 | -10.30% | \$145,943 | -57.09% | \$340,131 | -14.86% |
| FARMERS ALLIANCE MUTUAL INS CO | \$3,119 | -51.17% | \$6,388 | -56.19% | \$14,581 | 77.86% |
| FARMERS INSURANCE EXCHANGE | \$1,562 | -49.61% | \$3,100 | 1.74% | \$3,047 | -57.87% |
| FARMLAND MUTUAL INSURANCE COMPANY | \$175,170 | 317.77% | \$41,930 | -40.90% | \$70,951 | 853.00% |
| FEDERAL INSURANCE COMPANY | \$2,005,196 | 46.54% | \$1,368,335 | 4.12% | \$1,314,212 | 5.15% |
| FEDERATED MUTUAL INSURANCE COMPANY | \$505,978 | -21.33% | \$643,152 | -25.98% | \$868,900 | -7.04% |
| FEDERATED SERVICE INSURANCE COMPANY | \$259,495 | 2.78% | \$252,464 | -8.72% | \$276,573 | -30.01% |
| FIREMANS FUND INSURANCE COMPANY | \$64,889 | 117.70% | \$29,807 | -62.34% | \$79,141 | 14.09% |
| FIRST NATIONAL INS CO OF AMERICA | \$9,717 | -31.71% | \$14,228 | 9.10% | \$13,041 | -9.14% |
| GENERAL CASUALTY CO OF WISCONSIN | \$43,804 | -18.71% | \$53,889 | -25.83% | \$72,657 | -10.58% |
| GENERAL INSURANCE CO OF AMERICA | \$2,169 | -27.31% | \$2,984 | -67.53% | \$9,190 | 16.48% |
| GRANITE STATE INSURANCE COMPANY | \$54,906 | -45.11% | \$100,023 | -5.28% | \$105,602 | 23.48% |
| GREAT AMERICAN INSURANCE COMPANY | -\$5 | -125.00% | \$20 | 5.26% | \$19 | -98.84% |
| GREAT AMERICAN INSURANCE COMPANY OF NEW YC | \$246 | -3.15% | \$254 | 0.00% | \$254 | -4.15% |
| GREAT NORTHERN INSURANCE COMPANY | \$248,616 | 13.93% | \$218,209 | 387.42% | \$44,768 | -90.81% |
| GREENWICH INSURANCE COMPANY | \$32,151 | 532.77% | \$5,081 | -92.98% | \$72,402 | -22.33% |
| GRINNELL MUTUAL REINSURANCE COMPANY | \$534,544 | -6.08% | \$569,167 | -19.47% | \$706,782 | -1.86% |
| HARTFORD CASUALTY INS CO | \$103,974 | -1.77% | \$105,843 | 3.01% | \$102,753 | 31.32% |
| HARTFORD FIRE INSURANCE COMPANY | \$562,798 | 262.56% | \$155,229 | -84.56% | \$1,005,576 | 46.11% |
| HARTFORD UNDERWRITERS INSURANCE CO | \$4,055 | -77.86% | \$18,315 | 18.05% | \$15,514 | 1106.38% |
| HAWKEYE SECURITY INSURANCE COMPANY | \$2,026 | -29.11% | \$2,858 | -54.76% | \$6,317 | -60.99% |
| ILLINOIS NATIONAL INSURANCE COMPANY | \$54,722 | 1003.70% | \$540 | -64.98% | \$1,542 | -88.92% |
| INDEMNITY INSURANCE CO OF NORTH AMERICA | \$1,969 | 6.84% | \$1,843 | 88.06% | \$980 | -39.58% |
| INDIANA LUMBERMENS MUTUAL INS CO | \$117,029 | -25.34% | \$156,743 | -14.89% | \$184,164 | -43.86% |
| LIBERTY INSURANCE CORPORATION | \$33,801 | -7.59% | \$36,578 | -71.76% | \$129,508 | -35.52% |

PRODUCT LIABILITY PREMIUM GROWTH

| Company Name | 2010 Written Premium | 2009 - 2010 % of Change in Premium | 2009 Written Premium | 2008 - 2009 % of Change in Premium | 2008 Written Premium | 2007 - 2008 % of Change in Premium |
|--|----------------------|------------------------------------|----------------------|------------------------------------|----------------------|------------------------------------|
| | | | | | | |
| LIBERTY MUTUAL FIRE INSURANCE COMPANY | \$1,649,448 | 16.30% | \$1,418,292 | -16.60% | \$1,700,671 | 10.75% |
| LIBERTY MUTUAL INSURANCE COMPANY | \$883,129 | 202.07% | \$292,357 | -64.16% | \$815,618 | 38.27% |
| LITITZ MUTUAL INSURANCE COMPANY | \$3,633 | 114.21% | \$1,696 | 0.65% | \$1,685 | -36.96% |
| LM INSURANCE CORPORATION | \$116,210 | -29.61% | \$165,088 | -30.99% | \$239,238 | -3.29% |
| MARKEL AMERICAN INSURANCE COMPANY | \$1,064 | -16.35% | \$1,272 | -93.98% | \$21,114 | 2034.88% |
| MASSACHUSETTS BAY INS CO | \$3,718 | 16.37% | \$3,195 | -64.57% | \$9,017 | 169.97% |
| MEDMARC CASUALTY INSURANCE COMPANY | \$453,256 | -9.02% | \$498,210 | 56.71% | \$317,921 | 6.03% |
| MID-CONTINENT CASUALTY COMPANY | \$141,038 | -53.83% | \$305,450 | -15.61% | \$361,939 | -26.51% |
| MIDWESTERN INDEMNITY COMPANY THE | -\$4,888 | -122.61% | \$21,617 | 3369.82% | \$623 | -95.76% |
| NATIONAL AMERICAN INSURANCE COMPANY | \$2,724 | -69.10% | \$8,815 | -59.53% | \$21,779 | -12.93% |
| NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | \$12,008 | -87.64% | \$97,162 | -58.33% | \$233,193 | -0.08% |
| NATIONAL INDEMNITY COMPANY | \$17,302 | 40.91% | \$12,279 | -35.09% | \$18,917 | -21.64% |
| NATIONAL SURETY CORPORATION | \$158,121 | 11.24% | \$142,147 | -40.45% | \$238,704 | 15.18% |
| NATIONWIDE AGRIBUSINESS INS CO | \$490,388 | -20.85% | \$619,563 | 60.11% | \$386,966 | 3.30% |
| NATIONWIDE MUTUAL INSURANCE COMPANY | \$117,679 | -8.84% | \$129,091 | -14.58% | \$151,120 | -53.66% |
| NETHERLANDS INSURANCE COMPANY THE | \$9,646 | -37.81% | \$15,510 | 8.72% | \$14,266 | -20.03% |
| NEW HAMPSHIRE INSURANCE COMPANY | \$34,346 | -19.29% | \$42,554 | 72.89% | \$24,614 | -68.11% |
| NORTH RIVER INSURANCE COMPANY THE | \$28,815 | 33.61% | \$21,567 | -68.04% | \$67,483 | 123.35% |
| NORTHLAND INSURANCE COMPANY | \$4,746 | -46.02% | \$8,792 | -32.98% | \$13,119 | 74.73% |
| OAK RIVER INSURANCE COMPANY | \$129,887 | -19.03% | \$160,421 | -8.81% | \$175,927 | -41.64% |
| OHIO CASUALTY INSURANCE COMPANY | \$47,231 | -42.08% | \$81,544 | -3.70% | \$84,678 | -5.61% |
| OLD REPUBLIC INSURANCE COMPANY | \$317,905 | -29.38% | \$450,185 | -36.76% | \$711,841 | -90.56% |
| ONEBEACON AMERICA INSURANCE COMPANY | \$30,952 | 12.93% | \$27,409 | -43.80% | \$48,774 | 1.41% |
| PACIFIC INDEMNITY COMPANY | \$28,727 | 1.08% | \$28,421 | -66.39% | \$84,568 | 32.54% |
| PEERLESS INDEMNITY INSURANCE COMPANY | \$1,934 | 108.41% | \$928 | 158.50% | \$359 | -36.57% |
| PEERLESS INSURANCE COMPANY | \$17,522 | -25.04% | \$23,376 | -17.19% | \$28,228 | -1.70% |
| PENN MILLERS INSURANCE COMPANY | \$342,830 | 31.28% | \$261,139 | 133.64% | \$111,771 | 51.23% |
| PENNSYLVANIA LUMBERMENS MUTUAL INS CO | \$397,134 | 166.60% | \$148,963 | -66.47% | \$444,306 | 28.61% |
| PHOENIX INSURANCE COMPANY THE | \$146,850 | -26.50% | \$199,799 | 462.05% | \$35,548 | 616.26% |
| REGENT INSURANCE COMPANY | \$5,813 | -11.64% | \$6,579 | 28.77% | \$5,109 | 2560.94% |
| RIVERPORT INSURANCE COMPANY | \$330 | -48.36% | \$639 | 25.05% | \$511 | 148.06% |
| SAVERS PROPERTY & CASUALTY INSURANCE COMPANY | \$1,151 | -17.31% | \$1,392 | 36.47% | \$1,020 | -48.20% |
| SECURA INSURANCE A MUTUAL COMPANY | \$547,433 | -10.32% | \$610,449 | -26.03% | \$825,230 | -24.36% |
| SECURITY NATIONAL INSURANCE COMPANY | \$18,173 | -37.67% | \$29,157 | 55.78% | \$18,717 | 75.30% |
| SELECTIVE INS CO OF THE SOUTHEAST | \$65,861 | 15.21% | \$57,165 | -11.63% | \$64,686 | 51.93% |
| SELECTIVE INSURANCE CO OF S CAROLINA | \$220,089 | -21.62% | \$280,787 | 1.01% | \$277,978 | 11.04% |
| SENTRY INSURANCE A MUTUAL COMPANY | \$253,306 | 0.37% | \$252,361 | -10.11% | \$280,740 | 27.22% |
| SENTRY SELECT INSURANCE COMPANY | \$153,704 | -12.10% | \$174,854 | -28.85% | \$245,768 | 10.74% |
| SHELTER MUTUAL INSURANCE COMPANY | \$29,813 | 12.24% | \$26,561 | 736.30% | \$3,176 | -94.67% |
| SOMPO JAPAN INSURANCE COMPANY OF AMERICA | \$72,649 | 380.64% | \$15,115 | 5.50% | \$14,327 | -53.87% |
| ST PAUL FIRE & MARINE INSURANCE CO | \$44,735 | -83.14% | \$265,360 | -13.90% | \$308,207 | -17.26% |
| ST PAUL MERCURY INSURANCE COMPANY | \$1,681 | -93.72% | \$26,784 | 7.69% | \$24,872 | 5489.21% |
| STAR INSURANCE COMPANY | \$132,349 | 61.51% | \$81,945 | 71.97% | \$47,652 | 152.66% |
| STATE AUTO PROPERTY & CASUALTY INSURANCE CO | \$324,354 | -17.60% | \$393,650 | -15.66% | \$466,763 | -15.37% |
| STATE AUTOMOBILE MUTUAL INS CO | \$17,634 | -43.41% | \$31,161 | -21.34% | \$39,617 | 177.86% |
| T H E INSURANCE COMPANY | \$5,058 | -55.44% | \$11,350 | -9.74% | \$12,575 | -5.63% |
| TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD | \$47,121 | -52.63% | \$99,464 | -14.17% | \$115,881 | -32.91% |
| TRANSPORTATION INSURANCE COMPANY | \$35,120 | -43.04% | \$61,656 | -55.48% | \$138,491 | 68.70% |
| TRAVELERS INDEMNITY CO OF AMERICA | \$47,262 | 141.32% | \$19,585 | 145.12% | \$7,990 | 362.65% |
| TRAVELERS INDEMNITY CO OF CONNECTICUT | \$17,897 | 160.02% | \$6,883 | -84.78% | \$45,231 | 392.28% |
| TRAVELERS INDEMNITY COMPANY | \$312,513 | -47.06% | \$590,315 | 105.78% | \$286,868 | 23.05% |
| TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | \$984,340 | 10.76% | \$888,735 | 13.57% | \$782,545 | 37.14% |
| TRINITY UNIVERSAL INSURANCE COMPANY OF KANS. | \$1,481 | -48.31% | \$2,865 | 26.43% | \$2,266 | 2.86% |
| TRUCK INSURANCE EXCHANGE | \$3,269 | 43.82% | \$2,273 | -11.83% | \$2,578 | 195.64% |
| TWIN CITY FIRE INS CO | \$789,093 | 48.54% | \$531,240 | -38.44% | \$862,909 | 47.46% |
| UNITED FIRE AND CASUALTY COMPANY | \$1,961,702 | -7.27% | \$2,115,446 | -14.47% | \$2,473,248 | -3.46% |
| UNITED STATES FIRE INSURANCE COMPANY | \$19,186 | 91.57% | \$10,015 | -33.03% | \$14,955 | -37.34% |
| UNIVERSAL UNDERWRITERS INS CO | \$85,278 | -84.69% | \$556,837 | -33.91% | \$842,540 | 3.84% |
| VIGILANT INSURANCE COMPANY | \$2,807 | -46.95% | \$5,291 | -27.74% | \$7,322 | 16.43% |
| WAUSAU BUSINESS INSURANCE COMPANY | \$99,295 | -10.83% | \$111,351 | -43.33% | \$196,506 | 9.48% |
| WEST AMERICAN INSURANCE COMPANY | \$6,453 | -59.60% | \$15,973 | -34.52% | \$24,393 | -50.27% |
| WESTCHESTER FIRE INSURANCE COMPANY | \$8,647 | 517.64% | \$1,400 | 192.89% | \$478 | -85.26% |

PRODUCT LIABILITY PREMIUM GROWTH

| Company Name | 2010 Written Premium | 2009 - 2010 % of Change in Premium | 2009 Written Premium | 2008 - 2009 % of Change in Premium | 2008 Written Premium | 2007 - 2008 % of Change in Premium |
|-----------------------------------|----------------------|------------------------------------|----------------------|------------------------------------|----------------------|------------------------------------|
| XL INSURANCE AMERICA INC | \$32,444 | -22.50% | \$41,865 | -39.60% | \$69,313 | 136.57% |
| ZURICH AMERICAN INSURANCE COMPANY | <u>\$139,609</u> | <u>-84.55%</u> | <u>\$903,476</u> | <u>157.58%</u> | <u>\$350,756</u> | <u>-29.69%</u> |
| TOTAL | \$24,941,616 | -7.91% | \$27,083,268 | -5.75% | \$28,737,063 | -23.09% |

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

| Company Name | Written Premium | Market Share | Earned Premium | Losses Paid | Losses Incurred | Loss Ratio |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| FEDERAL INSURANCE COMPANY | \$2,005,196 | 6.03% | \$1,499,208 | \$1,048,775 | \$353,943 | 23.61% |
| UNITED FIRE AND CASUALTY COMPANY | \$1,961,702 | 8.30% | \$2,062,433 | \$1,943,866 | \$1,725,877 | 83.68% |
| LIBERTY MUTUAL FIRE INSURANCE COMPANY | \$1,649,448 | 6.04% | \$1,501,284 | \$1,397,808 | \$1,267,952 | 84.46% |
| AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY | \$1,483,417 | 7.05% | \$1,753,007 | \$0 | -\$161,016 | -9.19% |
| CINCINNATI INSURANCE COMPANY THE | \$1,267,338 | 4.96% | \$1,233,412 | \$168,693 | \$1,931,947 | 156.63% |
| ELECTRIC INSURANCE COMPANY | \$987,635 | 3.97% | \$987,635 | \$1,754,981 | \$1,660,446 | 168.12% |
| TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | \$984,340 | 4.23% | \$1,050,424 | \$1,252,024 | \$143,774 | 13.69% |
| LIBERTY MUTUAL INSURANCE COMPANY | \$883,129 | 2.43% | \$604,094 | \$20,769 | -\$637,503 | -105.53% |
| TWIN CITY FIRE INSURANCE COMPANY | \$789,093 | 3.19% | \$793,454 | \$1,500 | -\$28,970 | -3.65% |
| HARTFORD FIRE INSURANCE COMPANY | \$562,798 | 2.18% | \$542,056 | \$51,075 | \$173,704 | 32.05% |
| SECURA INSURANCE A MUTUAL COMPANY | \$547,433 | 2.32% | \$575,954 | \$96,048 | \$289,195 | 50.21% |
| GRINNELL MUTUAL REINSURANCE COMPANY | \$534,544 | 2.25% | \$558,924 | \$119,478 | \$113,250 | 20.26% |
| FEDERATED MUTUAL INSURANCE COMPANY | \$505,978 | 2.21% | \$550,322 | \$4,291 | \$299,530 | 54.43% |
| ADDISON INSURANCE COMPANY | \$500,513 | 2.12% | \$526,638 | \$76,710 | \$232,703 | 44.19% |
| NATIONWIDE AGRIBUSINESS INSURANCE COMPANY | \$490,388 | 2.26% | \$560,629 | \$101,001 | \$643,988 | 114.87% |
| ACE AMERICAN INSURANCE COMPANY | \$454,096 | 2.18% | \$542,571 | \$3,654 | -\$145,346 | -26.79% |
| MEDMARC CASUALTY INSURANCE COMPANY | \$453,256 | 1.80% | \$448,448 | \$0 | \$94,630 | 21.10% |
| PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY | \$397,134 | 1.08% | \$267,750 | \$0 | \$502,403 | 187.64% |
| PENN MILLERS INSURANCE COMPANY | \$342,830 | 1.24% | \$308,831 | \$0 | \$0 | 0.00% |
| STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY | \$324,354 | 1.39% | \$345,905 | \$25,000 | \$103,498 | 29.92% |
| OLD REPUBLIC INSURANCE COMPANY | \$317,905 | 1.45% | \$361,650 | \$28,396 | -\$685,445 | -189.53% |
| TRAVELERS INDEMNITY COMPANY | \$312,513 | 1.46% | \$362,707 | \$481,662 | \$1,431,877 | 394.78% |
| CATLIN INSURANCE COMPANY INC | \$270,607 | 1.12% | \$277,814 | \$0 | \$105,509 | 37.98% |
| BENCHMARK INSURANCE COMPANY | \$268,597 | 0.47% | \$115,669 | \$0 | \$315,711 | 272.94% |
| FEDERATED SERVICE INSURANCE COMPANY | \$259,495 | 0.93% | \$232,349 | \$5,062 | \$125,064 | 53.83% |
| SENTRY INSURANCE A MUTUAL COMPANY | \$253,306 | 1.03% | \$256,996 | \$218,868 | \$565,796 | 220.16% |
| GREAT NORTHERN INSURANCE COMPANY | \$248,616 | 0.97% | \$241,990 | \$0 | -\$50,972 | -21.06% |
| AMCO INSURANCE COMPANY | \$227,720 | 0.61% | \$150,541 | \$3,867 | -\$17,607 | -11.70% |
| SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA | \$220,089 | 0.98% | \$244,415 | \$88,470 | \$95,891 | 39.23% |
| COLUMBIA MUTUAL INSURANCE COMPANY | \$212,681 | 0.77% | \$192,541 | \$0 | \$870 | 0.45% |
| ALLIANZ GLOBAL RISKS US INSURANCE COMPANY | \$202,313 | 0.55% | \$137,450 | \$0 | -\$128,417 | -93.43% |
| WEST BEND MUTUAL INSURANCE COMPANY | \$189,284 | 0.59% | \$147,771 | \$0 | \$4,594 | 3.11% |
| FARMLAND MUTUAL INSURANCE COMPANY | \$175,170 | 0.26% | \$64,238 | -\$1,000 | -\$4,434 | -6.90% |
| EMCASCO INSURANCE COMPANY | \$167,176 | 0.66% | \$164,684 | \$300 | \$1,424 | 0.86% |
| ACUITY A MUTUAL INSURANCE COMPANY | \$161,808 | 0.70% | \$173,424 | \$1,008,537 | \$979,323 | 564.70% |
| NATIONAL SURETY CORPORATION | \$158,121 | 0.61% | \$150,786 | \$1,802,663 | -\$587,683 | -389.75% |
| CHARTER OAK FIRE INSURANCE CO THE | \$153,877 | 0.94% | \$233,139 | \$76,940 | \$68,835 | 29.53% |
| SENTRY SELECT INSURANCE COMPANY | \$153,704 | 0.64% | \$159,785 | \$0 | \$53,743 | 33.63% |
| PHOENIX INSURANCE COMPANY THE | \$146,850 | 0.68% | \$167,891 | -\$7,230 | \$27,814 | 16.57% |
| SELECTIVE INSURANCE COMPANY OF AMERICA | \$144,440 | 0.34% | \$85,576 | \$3,637 | \$4,653 | 5.44% |
| MID-CONTINENT CASUALTY COMPANY | \$141,038 | 0.74% | \$184,457 | \$133,822 | -\$348,830 | -189.11% |
| ZURICH AMERICAN INSURANCE COMPANY | \$139,609 | 1.04% | \$259,618 | \$1,235,509 | \$1,958,642 | 754.43% |
| STAR INSURANCE COMPANY | \$132,349 | 0.52% | \$128,443 | \$0 | \$19,695 | 15.33% |
| EVEREST NATIONAL INSURANCE COMPANY | \$130,944 | 0.59% | \$146,848 | \$0 | \$25,932 | 17.66% |
| EMPLOYERS MUTUAL CASUALTY COMPANY | \$130,909 | 0.56% | \$139,936 | \$131,320 | -\$28,206 | -20.16% |
| OAK RIVER INSURANCE COMPANY | \$129,887 | 0.51% | \$127,579 | \$0 | \$30,607 | 23.99% |
| ARCH INSURANCE COMPANY | \$124,216 | 0.71% | \$176,047 | \$424,305 | \$433,792 | 246.41% |
| NATIONWIDE MUTUAL INSURANCE COMPANY | \$117,679 | 0.47% | \$117,403 | \$933,696 | \$887,841 | 756.23% |
| INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY | \$117,029 | 0.55% | \$137,824 | \$0 | -\$30,904 | -22.42% |
| LM INSURANCE CORPORATION | \$116,210 | 0.60% | \$149,413 | \$0 | \$38,184 | 25.56% |
| HARTFORD CASUALTY INSURANCE CO | \$103,974 | 0.35% | \$85,828 | \$0 | \$9,806 | 11.43% |
| WAUSAU BUSINESS INSURANCE COMPANY | \$99,295 | 0.48% | \$119,089 | \$355,023 | \$387,286 | 325.21% |
| WAUSAU UNDERWRITERS INSURANCE COMPANY | \$96,923 | 0.30% | \$75,549 | \$997,500 | \$963,511 | 1275.35% |
| AMERICAN INSURANCE COMPANY THE | \$89,705 | 0.48% | \$118,261 | \$70 | -\$375,048 | -317.14% |
| DEPOSITORS INSURANCE COMPANY | \$87,694 | 0.25% | \$62,217 | \$0 | \$8,627 | 13.87% |
| UNIVERSAL UNDERWRITERS INS CO | \$85,278 | 0.57% | \$142,460 | \$2,000 | -\$1,116,875 | -783.99% |
| VALLEY FORGE INSURANCE COMPANY | \$76,719 | 0.41% | \$102,708 | \$0 | -\$7,446 | -7.25% |
| AMERISURE INSURANCE COMPANY | \$73,958 | 0.32% | \$80,022 | \$35,000 | -\$48,369 | -60.44% |

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

| Company Name | Written Premium | Market Share | Earned Premium | Losses Paid | Losses Incurred | Loss Ratio |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| SOMPO JAPAN INSURANCE COMPANY OF AMERICA | \$72,649 | 0.29% | \$71,857 | \$0 | \$99,217 | 138.08% |
| SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST | \$65,861 | 0.26% | \$63,827 | \$3,331 | -\$5,773 | -9.04% |
| FIREMANS FUND INSURANCE COMPANY | \$64,889 | 0.22% | \$55,437 | \$0 | \$2,566,865 | 4630.24% |
| STARR INDEMNITY & LIABILITY COMPANY | \$64,278 | 0.45% | \$111,668 | \$0 | \$53,693 | 48.08% |
| GRANITE STATE INSURANCE COMPANY | \$54,906 | 0.43% | \$107,075 | \$0 | \$102,300 | 95.54% |
| ILLINOIS NATIONAL INSURANCE COMPANY | \$54,722 | 0.22% | \$54,575 | \$0 | \$67,826 | 124.28% |
| UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY | \$48,658 | 0.15% | \$36,864 | \$0 | -\$55,394 | -150.27% |
| TRAVELERS INDEMNITY COMPANY OF AMERICA | \$47,262 | 0.14% | \$35,084 | \$7,401 | -\$9,302 | -26.51% |
| OHIO CASUALTY INSURANCE COMPANY | \$47,231 | 0.25% | \$63,304 | \$0 | -\$10,290 | -16.25% |
| TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD | \$47,121 | 0.22% | \$54,662 | \$0 | -\$84,017 | -153.70% |
| ST PAUL FIRE & MARINE INSURANCE COMPANY | \$44,735 | 0.57% | \$141,913 | \$2,981,668 | \$201,328 | 141.87% |
| GENERAL CASUALTY COMPANY OF WISCONSIN | \$43,804 | 0.18% | \$44,341 | \$0 | \$14,895 | 33.59% |
| ENDURANCE AMERICAN INSURANCE COMPANY | \$40,813 | 0.16% | \$39,743 | \$0 | \$32,532 | 81.86% |
| AMERISURE MUTUAL INSURANCE COMPANY | \$39,330 | 0.18% | \$44,333 | \$10,000 | -\$28,039 | -63.25% |
| AMERICAN ZURICH INSURANCE COMPANY | \$36,286 | 0.11% | \$26,241 | \$0 | -\$38,739 | -147.63% |
| WESCO INSURANCE COMPANY | \$35,874 | 0.11% | \$28,006 | \$0 | \$8,883 | 31.72% |
| TRANSPORTATION INSURANCE COMPANY | \$35,120 | 0.16% | \$39,791 | \$416,500 | \$519,577 | 1305.77% |
| NEW HAMPSHIRE INSURANCE COMPANY | \$34,346 | 0.13% | \$32,260 | \$0 | \$123,456 | 382.69% |
| LIBERTY INSURANCE CORPORATION | \$33,801 | 0.17% | \$42,691 | \$111,100 | -\$101,820 | -238.50% |
| XL INSURANCE AMERICA INC | \$32,444 | 0.15% | \$37,205 | \$0 | -\$96,009 | -258.05% |
| GREENWICH INSURANCE COMPANY | \$32,151 | 0.08% | \$19,454 | \$567,862 | \$2,333,234 | 11993.60% |
| ONEBEACON AMERICA INSURANCE COMPANY | \$30,952 | 0.14% | \$34,367 | \$0 | \$158 | 0.46% |
| SHELTER MUTUAL INSURANCE COMPANY | \$29,813 | 0.11% | \$28,075 | \$0 | \$2,523 | 8.99% |
| NORTH RIVER INSURANCE COMPANY THE | \$28,815 | 0.09% | \$23,016 | \$10,800 | -\$26,944 | -117.07% |
| PACIFIC INDEMNITY COMPANY | \$28,727 | 0.12% | \$28,727 | \$0 | -\$4,562 | -15.88% |
| CONTINENTAL INSURANCE COMPANY THE | \$23,398 | 0.09% | \$22,094 | \$14,168 | -\$11,016 | -49.86% |
| EMPLOYERS FIRE INSURANCE COMPANY | \$23,054 | 0.15% | \$36,751 | \$0 | \$2,613 | 7.11% |
| PHILADELPHIA INDEMNITY INSURANCE COMPANY | \$22,777 | 0.05% | \$11,726 | \$0 | \$4,022 | 34.30% |
| AMERICAN FAMILY MUTUAL INSURANCE COMPANY | \$22,676 | 0.10% | \$25,772 | \$0 | \$0 | 0.00% |
| EMPLOYERS INSURANCE COMPANY OF WAUSAU | \$21,337 | 0.06% | \$15,183 | \$2,172,468 | \$181,327 | 1194.28% |
| UNION INSURANCE COMPANY OF PROVIDENCE | \$21,313 | 0.05% | \$11,422 | \$0 | \$10,217 | 89.45% |
| AXA INSURANCE COMPANY | \$21,009 | 0.08% | \$21,009 | \$0 | \$66,304 | 315.60% |
| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG P | \$20,037 | 0.10% | \$24,042 | \$387,731 | \$244,100 | 1015.31% |
| COOPERATIVE MUTUAL INSURANCE COMPANY | \$19,861 | 0.16% | \$39,040 | \$75,000 | -\$75,800 | -194.16% |
| UNITED STATES FIRE INSURANCE COMPANY | \$19,186 | 0.07% | \$17,677 | \$37,500 | -\$108,641 | -614.59% |
| SECURITY NATIONAL INSURANCE COMPANY | \$18,173 | 0.10% | \$25,046 | \$1,000 | \$3,189 | 12.73% |
| TRAVELERS INDEMNITY COMPANY OF CONNECTICUT | \$17,897 | 0.08% | \$20,303 | \$237,067 | \$75,879 | 373.73% |
| STATE AUTOMOBILE MUTUAL INSURANCE COMPANY | \$17,634 | 0.08% | \$20,760 | \$0 | \$130,529 | 628.75% |
| PEERLESS INSURANCE COMPANY | \$17,522 | 0.09% | \$23,167 | \$0 | -\$46,799 | -202.01% |
| NATIONAL INDEMNITY COMPANY | \$17,302 | 0.06% | \$14,906 | \$0 | -\$6,163 | -41.35% |
| AMERICAN FIRE & CASUALTY COMPANY | \$15,836 | 0.08% | \$19,964 | \$0 | -\$8,448 | -42.32% |
| CAPITOL INDEMNITY CORPORATION | \$15,818 | 0.07% | \$17,901 | \$0 | \$5,406 | 30.20% |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | \$15,111 | 0.06% | \$14,885 | \$4,417 | -\$8,547 | -57.42% |
| HDI-GERLING AMERICA INSURANCE COMPANY | \$14,642 | 0.06% | \$14,642 | \$0 | -\$249,190 | -1701.88% |
| AMERICAN STATES INSURANCE COMPANY | \$13,832 | 0.07% | \$16,364 | \$0 | -\$2,047 | -12.51% |
| NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | \$12,008 | 0.04% | \$10,914 | \$500 | \$90,298 | 827.36% |
| FIRST NATIONAL INSURANCE COMPANY OF AMERICA | \$9,717 | 0.04% | \$11,060 | \$0 | -\$1,634 | -14.77% |
| NETHERLANDS INSURANCE COMPANY THE | \$9,646 | 0.04% | \$10,624 | \$0 | -\$1,578 | -14.85% |
| HARTFORD INSURANCE COMPANY OF MIDWEST THE | \$8,838 | 0.02% | \$6,035 | \$0 | \$3,324 | 55.08% |
| WESTCHESTER FIRE INSURANCE COMPANY | \$8,647 | 0.02% | \$5,076 | \$0 | \$3,497,169 | 68896.16% |
| CONTINENTAL WESTERN INSURANCE COMPANY | \$7,436 | 0.04% | \$9,648 | \$8,000 | \$7,000 | 72.55% |
| WEST AMERICAN INSURANCE COMPANY | \$6,453 | 0.04% | \$10,384 | \$0 | -\$5,247 | -50.53% |
| HANOVER AMERICAN INSURANCE COMPANY THE | \$6,054 | 0.01% | \$3,044 | \$0 | \$0 | 0.00% |
| REGENT INSURANCE COMPANY | \$5,813 | 0.02% | \$5,960 | \$0 | -\$118 | -1.98% |
| T H E INSURANCE COMPANY | \$5,058 | 0.04% | \$9,191 | \$0 | -\$18 | -0.20% |
| NORTHLAND INSURANCE COMPANY | \$4,746 | 0.02% | \$4,466 | \$0 | -\$5,364 | -120.11% |
| AMERISURE PARTNERS INSURANCE COMPANY | \$4,092 | 0.00% | \$930 | \$0 | \$284 | 30.54% |

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

| Company Name | Written Premium | Market Share | Earned Premium | Losses Paid | Losses Incurred | Loss Ratio |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| HARTFORD UNDERWRITERS INSURANCE COMPANY | \$4,055 | 0.05% | \$13,192 | \$0 | \$7,935 | 60.15% |
| RLI INSURANCE COMPANY | \$3,749 | 0.01% | \$3,515 | \$14,000 | -\$4,803 | -136.64% |
| MASSACHUSETTS BAY INSURANCE COMPANY | \$3,718 | 0.02% | \$4,193 | \$4,220 | \$4,220 | 100.64% |
| LITITZ MUTUAL INSURANCE COMPANY | \$3,633 | 0.01% | \$3,174 | \$0 | \$0 | 0.00% |
| TRUCK INSURANCE EXCHANGE | \$3,269 | 0.01% | \$3,014 | \$84,933 | \$120,506 | 3998.21% |
| COUNTRY MUTUAL INSURANCE COMPANY | \$3,147 | 0.01% | \$1,722 | \$0 | \$195 | 11.32% |
| FARMERS ALLIANCE MUTUAL INSURANCE COMPANY | \$3,119 | 0.02% | \$5,127 | \$0 | \$0 | 0.00% |
| AMERICAN ECONOMY INSURANCE COMPANY | \$2,814 | 0.01% | \$3,341 | \$0 | -\$1,274 | -38.13% |
| VIGILANT INSURANCE COMPANY | \$2,807 | 0.01% | \$3,367 | \$0 | \$43,926 | 1304.60% |
| NATIONAL AMERICAN INSURANCE COMPANY | \$2,724 | 0.02% | \$4,377 | \$0 | -\$2,602 | -59.45% |
| ALLSTATE INSURANCE COMPANY | \$2,218 | 0.02% | \$3,789 | \$5,000 | -\$276,655 | -7301.53% |
| FCCI INSURANCE COMPANY | \$2,209 | 0.01% | \$1,614 | \$0 | \$238 | 14.75% |
| GENERAL INSURANCE COMPANY OF AMERICA | \$2,169 | 0.01% | \$2,530 | \$0 | \$10,306 | 407.35% |
| AMERICAN HARDWARE MUTUAL INSURANCE COMPANY | \$2,055 | 0.02% | \$3,787 | \$0 | -\$217 | -5.73% |
| HAWKEYE SECURITY INSURANCE COMPANY | \$2,026 | 0.01% | \$2,369 | \$0 | -\$2,047 | -86.41% |
| INDEMNITY INSURANCE COMPANY OF NORTH AMERICA | \$1,969 | 0.01% | \$2,066 | \$15,000 | -\$131,608 | -6370.18% |
| PEERLESS INDEMNITY INSURANCE COMPANY | \$1,934 | 0.01% | \$1,926 | \$0 | \$364 | 18.90% |
| ST PAUL MERCURY INSURANCE COMPANY | \$1,681 | 0.04% | \$9,785 | \$1,000 | -\$26,824 | -274.13% |
| WESTFIELD INSURANCE COMPANY | \$1,647 | 0.01% | \$1,647 | \$0 | \$411 | 24.95% |
| FARMERS INSURANCE EXCHANGE | \$1,562 | 0.01% | \$2,083 | \$0 | -\$4,473 | -214.74% |
| AMTRUST INSURANCE COMPANY OF KANSAS INC | \$1,481 | 0.01% | \$1,704 | \$0 | -\$274 | -16.08% |
| SPARTA INSURANCE COMPANY | \$1,218 | 0.00% | \$721 | \$0 | \$310 | 43.00% |
| COMMERCE AND INDUSTRY INSURANCE CO | \$1,181 | 0.01% | \$1,658 | \$0 | \$4,458 | 268.88% |
| SAVERS PROPERTY & CASUALTY INSURANCE COMPANY | \$1,151 | 0.00% | \$1,172 | \$0 | \$11,144 | 950.85% |
| MARKEL AMERICAN INSURANCE COMPANY | \$1,064 | 0.00% | \$1,150 | \$0 | \$11,128 | 967.65% |
| GREAT AMERICAN ALLIANCE INSURANCE COMPANY | \$1,005 | 0.00% | \$598 | \$0 | \$13,920 | 2327.76% |
| BITUMINOUS CASUALTY CORPORATION | \$932 | 0.01% | \$2,016 | \$0 | -\$102,000 | -5059.52% |
| LIBERTY INSURANCE UNDERWRITERS INC. | \$914 | 0.00% | \$914 | \$0 | \$374 | 40.92% |
| WESTPORT INSURANCE CORPORATION | \$888 | 0.02% | \$5,315 | \$0 | -\$12,646 | -237.93% |
| SAFETY NATIONAL CASUALTY CORPORATION | \$848 | 0.00% | \$353 | \$0 | \$210 | 59.49% |
| DIAMOND STATE INSURANCE COMPANY | \$758 | 0.00% | \$457 | \$0 | -\$337 | -73.74% |
| ST PAUL GUARDIAN INSURANCE COMPANY | \$570 | 0.00% | \$487 | \$0 | -\$45,763 | -9396.92% |
| TOWER INSURANCE COMPANY OF NEW YORK | \$453 | 0.00% | \$597 | \$0 | \$0 | 0.00% |
| GREAT AMERICAN ASSURANCE COMPANY | \$364 | 0.00% | \$321 | \$0 | \$60 | 18.69% |
| CINCINNATI CASUALTY COMPANY THE | \$335 | 0.00% | \$70 | \$0 | \$0 | 0.00% |
| RIVERPORT INSURANCE COMPANY | \$330 | 0.00% | \$288 | \$0 | -\$3,713 | -1289.24% |
| HARLEYSVILLE INSURANCE COMPANY | \$323 | 0.00% | \$323 | \$0 | \$98 | 30.34% |
| GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | \$246 | 0.00% | \$250 | \$0 | \$69 | 27.60% |
| CITIZENS INSURANCE COMPANY OF AMERICA | \$205 | 0.00% | \$193 | \$0 | \$0 | 0.00% |
| SOUTHERN INSURANCE COMPANY | \$199 | 0.00% | \$192 | \$0 | -\$5 | -2.60% |
| MILWAUKEE CASUALTY INSURANCE CO | \$120 | 0.00% | \$124 | \$0 | -\$9 | -7.26% |
| HANOVER INSURANCE COMPANY THE | \$109 | 0.00% | \$387 | \$0 | \$0 | 0.00% |
| PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD | \$109 | 0.00% | \$109 | \$0 | \$87 | 79.82% |
| NORTHFIELD INSURANCE COMPANY | \$100 | 0.00% | \$104 | \$0 | -\$1,006 | -967.31% |
| BITUMINOUS FIRE AND MARINE INS CO | \$13 | 0.00% | \$7 | \$0 | \$4,500 | 64285.71% |
| MITSUI SUMITOMO INSURANCE USA INC | \$1 | 0.00% | \$1 | \$0 | -\$6 | -600.00% |
| LUMBERMENS MUTUAL CASUALTY COMPANY | \$1 | 0.00% | \$1 | \$0 | \$24 | 2400.00% |
| AFFILIATED FM INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$3 | N/A |
| SECURA SUPREME INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$6 | N/A |
| GENERAL STAR NATIONAL INS CO | \$0 | 0.00% | \$0 | \$0 | -\$1,000 | N/A |
| NATIONAL CASUALTY COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$8 | N/A |
| PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C | \$0 | 0.00% | \$0 | \$0 | -\$261 | N/A |
| MILLERS FIRST INSURANCE COMPANY | \$0 | 0.00% | \$0 | -\$700 | -\$20,700 | N/A |
| MID-CONTINENT ASSURANCE COMPANY | \$0 | 0.00% | \$817 | \$0 | \$0 | 0.00% |
| MOSAIC INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$150 | N/A |
| TRAVELERS CASUALTY AND SURETY COMPANY | \$0 | 0.00% | \$0 | \$895,041 | \$1,444,576 | N/A |
| TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA | \$0 | 0.00% | \$0 | \$0 | \$27,538 | N/A |

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

| Company Name | Written Premium | Market Share | Earned Premium | Losses Paid | Losses Incurred | Loss Ratio |
|--|-----------------|--------------|----------------|-------------|-----------------|--------------|
| AUTOMOBILE INS CO OF HARTFORD CT | \$0 | 0.00% | \$0 | \$0 | -\$698 | N/A |
| STANDARD FIRE INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$1,621 | N/A |
| ST PAUL PROTECTIVE INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$1,701 | N/A |
| ASSURANCE COMPANY OF AMERICA | \$0 | 0.00% | \$0 | \$0 | -\$38,897 | N/A |
| MARYLAND CASUALTY COMPANY | \$0 | 0.00% | \$0 | \$140,617 | -\$301,219 | N/A |
| NORTHERN INSURANCE COMPANY OF NEW YORK | \$0 | 0.00% | \$0 | \$790 | -\$78,409 | N/A |
| INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA | \$0 | 0.00% | \$7 | \$2,248 | \$5,385 | 76928.57% |
| TRINITY UNIVERSAL INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$1,252 | N/A |
| MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA | \$0 | 0.00% | \$0 | \$0 | -\$11,433 | N/A |
| CLARENDON NATIONAL INSURANCE COMPANY | \$0 | 0.00% | \$0 | -\$66 | -\$66 | N/A |
| ACE PROPERTY AND CASUALTY INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$5,084 | N/A |
| ACE FIRE UNDERWRITERS INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$8,948 | N/A |
| ATLANTA INTERNATIONAL INSURANCE CO | \$0 | 0.00% | \$0 | \$0 | -\$471,474 | N/A |
| EMPIRE FIRE AND MARINE INSURANCE CO | \$0 | 0.00% | \$0 | \$0 | -\$32,706 | N/A |
| AMERICAN AUTOMOBILE INSURANCE COMPANY | \$0 | 0.00% | \$23 | \$0 | \$8,368,106 | 36383069.57% |
| ASSOCIATED INDEMNITY CORPORATION | \$0 | 0.00% | \$10 | \$0 | -\$333 | -3330.00% |
| PENNSYLVANIA GENERAL INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$30,000 | \$33,489 | N/A |
| GOVERNMENT EMPLOYEES INSURANCE CO | \$0 | 0.00% | \$0 | \$0 | -\$130,329 | N/A |
| STONEWALL INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$70,676 | \$699,702 | N/A |
| INSURANCE COMPANY OF NORTH AMERICA | \$0 | 0.00% | \$0 | \$0 | -\$33,198 | N/A |
| PACIFIC EMPLOYERS INSURANCE COMPANY | \$0 | 0.00% | -\$2 | \$0 | -\$286,706 | 14335300.00% |
| AMERICAN MOTORISTS INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$24,676 | N/A |
| LUMBERMENS UNDERWRITING ALLIANCE | \$0 | 0.00% | \$0 | \$0 | -\$223 | N/A |
| NATIONWIDE MUTUAL FIRE INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$16 | N/A |
| FAIRMONT SPECIALTY INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$8,200 | -\$6,601 | N/A |
| ARROWOOD INDEMNITY COMPANY | \$0 | 0.00% | \$0 | \$2,943,873 | \$2,100,549 | N/A |
| SAFECO INSURANCE COMPANY OF AMERICA | \$0 | 0.00% | \$0 | \$0 | \$34,427 | N/A |
| ALEA NORTH AMERICA INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$1 | N/A |
| TIG INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$160,819 | N/A |
| FIDELITY & GUARANTY INSURANCE UNDERWRITERS | \$0 | 0.00% | \$0 | \$0 | \$26,618 | N/A |
| UNITED STATES FIDELITY & GUARANTY COMPANY | \$0 | 0.00% | \$0 | \$0 | \$443,036 | N/A |
| ATLANTIC SPECIALTY INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$129 | N/A |
| ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS | \$0 | 0.00% | \$0 | \$0 | -\$2,457 | N/A |
| SENTRY CASUALTY COMPANY | \$0 | 0.00% | \$0 | \$0 | \$7,442 | N/A |
| NORTH AMERICAN SPECIALTY INSURANCE COMPANY | \$0 | 0.00% | \$0 | -\$10 | -\$24 | N/A |
| AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$330 | N/A |
| TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | \$0 | 0.00% | \$0 | \$0 | -\$3,509 | N/A |
| CRUM & FORSTER INDEMNITY COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$20 | N/A |
| PENN AMERICA INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$4,843 | N/A |
| FIRST LIBERTY INSURANCE CORP THE | \$0 | 0.07% | \$17,222 | \$0 | \$7,720 | 44.83% |
| FIRST SPECIALTY INSURANCE CORPORATION | \$0 | 0.00% | \$0 | \$0 | -\$164 | N/A |
| FIDELITY AND GUARANTY INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$23,866 | N/A |
| TRAVELERS CASUALTY COMPANY OF CONNECTICUT | \$0 | 0.00% | \$0 | \$0 | \$9 | N/A |
| ALLIANZ UNDERWRITERS INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$278,230 | N/A |
| NORTHBROOK INDEMNITY COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$1,173 | N/A |
| AXIS INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$9 | N/A |
| NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$656 | N/A |
| GENESIS INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$29,000 | N/A |
| MARKEL INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$394 | N/A |
| QBE INSURANCE CORPORATION | \$0 | 0.00% | \$0 | \$0 | -\$2,642 | N/A |
| CHARTIS CASUALTY COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$1,164 | N/A |
| VIRGINIA SURETY COMPANY INC | \$0 | 0.00% | \$0 | \$0 | -\$39,733 | N/A |
| TRANS PACIFIC INSURANCE COMPANY | \$0 | 0.00% | \$24 | \$0 | \$0 | 0.00% |
| FARMINGTON CASUALTY COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$937 | N/A |
| ATHENA ASSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | -\$59,199 | N/A |
| GULF UNDERWRITERS INSURANCE COMPANY | \$0 | 0.00% | \$0 | \$0 | \$963 | N/A |
| GREAT AMERICAN INSURANCE COMPANY | -\$5 | 0.00% | -\$5 | \$0 | \$4,765 | -95300.00% |
| PRAETORIAN INSURANCE COMPANY | \$67 | 0.00% | -\$65 | \$0 | -\$3,909 | 6013.85% |

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2010**

| Company Name | Written Premium | Market Share | Earned Premium | Losses Paid | Losses Incurred | Loss Ratio |
|--|------------------------|---------------------|-----------------------|---------------------|------------------------|-------------------|
| HARTFORD ACCIDENT & INDEMNITY CO | -\$155 | 0.00% | -\$155 | \$0 | -\$202,495 | 130641.94% |
| OHIO SECURITY INSURANCE COMPANY | -\$2,812 | -0.01% | -\$2,565 | \$0 | -\$2,998 | 116.88% |
| CONTINENTAL CASUALTY COMPANY | -\$4,188 | 0.02% | \$4,428 | \$14,998 | -\$981,594 | -22167.89% |
| STATE NATIONAL INSURANCE COMPANY INC | -\$4,800 | -0.02% | -\$4,800 | \$0 | \$1 | -0.02% |
| DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY | -\$4,814 | 0.00% | \$360 | \$1,000 | -\$9,055 | -2515.28% |
| MIDWESTERN INDEMNITY COMPANY THE | -\$4,888 | 0.00% | \$624 | \$0 | -\$4,065 | -651.44% |
| NATIONAL TRUST INSURANCE COMPANY | -\$11,580 | 0.04% | \$9,424 | \$0 | \$466 | 4.94% |
| AMERICAN HOME ASSURANCE COMPANY | -\$16,319 | -0.07% | -\$16,319 | \$659,390 | \$485,023 | -2972.14% |
| TOTAL | \$24,941,616 | 100.00% | \$24,857,757 | \$27,960,813 | \$33,231,272 | 133.69% |

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

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Jefferson City, MO 65102

JANUARY 2012